

# U.S. EMPLOYEE BENEFITS

## MEDICAL

SPS offers five plan options that provide medical and pharmacy coverage under UnitedHealthcare's extensive network of providers. The Surest plan, two Preferred Provider Organization (PPO) plans, and two High Deductible Health Plans (HDHP). These options allow employees to select the plan with the premium, copay, deductible, and out-of-pocket maximums most suited to their needs.

## DENTAL

Our Delta Dental plan offers dental coverage with the opportunity to choose any dentist, in any network, at any time.

## VISION

Our UnitedHealthcare vision plan offers discounts on frames, contacts and Lasik vision correction. Employees enrolled in our health insurance can process their annual preventative exam through medical and use the vision insurance for glasses or contacts.

## EMPLOYEE ASSISTANCE PLAN (EAP)

With the EAP through Workplace Options, employees and their eligible dependents are entitled up to 5 consultations with a licensed clinician for help with personal and work-life issues.



## BENEFITS ELIGIBILITY

Employees who work a minimum of 30 hours per week are benefit eligible. New hires/re-hires become benefit eligible on the first of the month following their date of hire. Eligible dependents are legal spouses, domestic partners, and dependent children up to age 26.

## HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a tax-advantaged account that employees can use to pay for qualified medical, dental, and vision expenses. SPS Commerce matches employee HSA contributions up to \$240 quarterly.

## FLEXIBLE SPENDING ACCOUNT (FSA)

UnitedHealthcare administers our flexible spending accounts (FSA). FSA's help save on health care and dependent care expenses by allowing you to set the funds aside on a pre-tax basis. Employees can choose from the healthcare account, limited purpose account, and dependent care accounts.



## TIME OFF BENEFITS

### Paid Time Off (PTO) & Holidays

Paid Time Off (PTO) accrual begins on the employee's first day. PTO can be used for vacation, illness, and personal business. SPS Commerce recognizes nine paid holidays, including one floating holiday.

## PARENTAL BENEFITS

### Paid Parental Leave

All regular full-time employees are eligible for paid leaves of absence following the birth of the employee's child or the placement of a child with the employee in connection with adoption or foster care.

### Adoption Assistance

All regular full-time employees are eligible for up to \$5,000 in Adoption Assistance following the placement of a child.

## SPS VOLUNTARY BENEFITS

### Pet Insurance

Employees can enroll in the Pet Insurance benefit by signing up directly through Nationwide.

### Auto & Home Insurance

This program is underwritten by Farmers Insurance Auto & Home and offers discounts of up to 15% off your policies.

### KinderCare Childcare Discount

Childcare benefits are available through KinderCare Learning Centers for kids ages 6 weeks to 12 years. This includes up to 10% off tuition for SPS Commerce employees.

### Team SPS Gives Back

SPS believes that generosity and caring for others makes a difference. The Team SPS Gives Back matching program amplifies SPS Commerce employees' charitable contributions with matching donations from the SPS Foundation.

## INCOME PROTECTION

### Life and Accidental Death & Dismemberment (AD&D)

SPS Commerce provides term life insurance and accidental death and dismemberment coverage through MetLife. The benefit amount for each of these plans is set at one times your annual salary up to a max of \$200,000. Employees can also purchase supplemental employee, spouse, and children life and AD&D coverage.

### Disability Benefits

Short-Term and Long-Term Disability benefits are 100% paid for by SPS Commerce. These benefits provide salary protection to employees who are unable to work due to an illness or injury.

### Accident, Critical Illness, and Hospital Indemnity

No one is ever prepared for a serious injury, illness, or hospital stay and the associated physical, mental, and financial burdens. Accident, hospital indemnity, and critical illness coverages can help you with out-of-pocket costs that your medical plan doesn't cover such as your copays and deductibles.

## MINNEAPOLIS OFFICE BENEFITS

### Metropass

The Metropass is a discounted, unlimited pass to all regional buses and trains through Metro Transit. A Metropass costs \$60/month and is a pre-tax deduction. You can also fund additional dollars to your Metro Transit account to pay a fare that is above \$3.25 (such as select Northstar fares).

### Commuter Benefits

The Commuter Benefit, administered through WEX, allows employees to contribute pre-tax dollars for work-related commuting expenses and can help save 40% or more on your monthly commuting costs. There are two underlying options that employees can enroll in: Parking and Mass Transit.

### Fitness Center

SPS Minneapolis employees get a free membership to the Fitness Center located on the main floor of SPS Tower.