



FIRST SOURCE TITLE

# Employee Benefits Guide

Your complete guide to the benefits and programs available to you as a valued member of our team.

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*2026 Edition |*

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[Wellos](#)

[Real Appeal](#)

# Medical Plan Options

UnitedHealthcare Choice Plus | Rates effective 08/01/2025 - 07/31/2026

Employee-only coverage is paid 50% by the Company. Dependent coverage is available via payroll deduction.

Coverage Tier	EFX7 POS 25	EFZC HSA 25	DL9C HSA 24	DMB3 POS 24
Employee Only	\$959.18	\$813.24	\$799.36	\$959.04
Employee & Spouse	\$1,918.36	\$1,626.48	\$1,598.72	\$1,918.08
Employee & Child	\$1,774.48	\$1,504.49	\$1,478.82	\$1,774.22
Employee & Family	\$2,973.45	\$2,521.04	\$2,478.01	\$2,973.02

## Key Plan Features

Deductible (In-Network)	\$1,500 Individual / \$3,000 Family
Out-of-Pocket Max	\$5,000 Individual / \$10,000 Family
Primary Care Visit	\$25 copay (deductible does not apply)
Specialist Visit	\$40 copay (deductible does not apply)

# Vision & Dental

## Vision Insurance

Rates effective 08/01/2025 - 07/31/2026

Coverage Tier	Premium/Month
Employee Only	\$4.62
Employee & Spouse	\$9.71
Employee & Child	\$11.39
Employee & Family	\$16.80

## Dental Insurance

- Available to all full-time employees
- Coverage begins after defined waiting period
- See your Summary Plan Description (SPD) for full details on coverage, providers, and copays
- Company-sponsored benefit

# Dental Insurance Benefits

## Coverage & Costs

Principal Dental | Renews August 1

Service Type	Deductible / Plan Pays
Preventive	\$0 / 100%
Basic	\$50 / 80%
Major	\$50 / 50%
Annual Maximum	\$1,000/person

## Covered Procedures

- Preventive: Exams & cleanings 2x/year
- Basic: Fillings, emergency exams, night guards
- Major: Crowns, bridges, dentures, root canals, oral surgery
- 117,000+ network dentists nationwide

# Time Off & Holidays

## PTO Accrual Schedule

Years of Service	Annual Hours	Days
1 - 4 years	120	15
5 - 10 years	160	20
11+ years	200	25

- Eligible immediately; usable after 90-day intro period
- Request 2 weeks in advance; min 4-hour increments
- Carry over up to 40 hrs or cash out by Dec 1
- Max 1 consecutive week; black-out dates near month-end

## 6 Paid Holidays

- New Year's Day
- Memorial Day
- Independence Day (July 4)
- Labor Day
- Thanksgiving Day
- Christmas Day

*Saturday holidays observed Friday  
Sunday holidays observed Monday*

# Paid Time Off (PTO)

Eligibility, accrual schedules, and how PTO works at First Source

**PTO may be used for vacation, sick time, or other personal matters.** Any unscheduled time off requires the use of accrued but unused PTO. Unpaid time off and leaves of absence are governed by separate handbook policies.

## Employee PTO Accrual

Annual hours / accrual rate per hour worked

Service	Annual Hours	Accrual Rate
Years 1 – 4	120 hrs/yr	0.0577 / hr
Years 5 – 10	160 hrs/yr	0.0769 / hr
Year 11 +	200 hrs/yr	0.0962 / hr

**Managers** follow a similar schedule: 120 hrs (yrs 1–3), 160 hrs (yrs 4–7), 200 hrs (yr 8+).

## How PTO Works

Eligibility, accrual rules, and limits

- **Eligibility:** All full-time regular employees are eligible immediately upon hire.
- **Anniversary-based:** PTO is calculated according to your work anniversary date.
- **Overtime excluded:** Hours worked over 40 per week (overtime) do not accrue PTO.
- **Accrual while on PTO:** You continue to accrue PTO during paid time off.
- **First-year proration:** First-year PTO is prorated based on your hire date.
- **Part-time:** Part-time regular employees receive PTO proportional to their schedule.
- **Maximum accrual:** Once you reach the cap, accrual pauses until you use PTO and drop below the maximum. No retroactive credit is given.

# Financial Security

## 401(k) Retirement

- Provider: Paychex | Enrolled typically at 3%
- Company match up to 5% (see 401(k) details)
- 90-day eligibility | Must be age 21+
- Detailed 401(k) information on next slides

## Workers' Compensation

- Full coverage for work-related injuries and illnesses
- Report any injury to your manager immediately
- Benefits include medical care and wage replacement
- Company-funded per state law

## COBRA Continuation

- Continue health coverage after a qualifying event
- Events include: resignation, reduction in hours, divorce
- Contact HR to learn about your rights
- Federal law protects your coverage options

# 401(k) Plan — Eligibility & Enrollment

## Eligibility & Auto-Enrollment

Provider: PayChex

- Must have attained the age of 21
- New hires may enroll on the 1st of the month following hire date
- Rehired employees must re-enroll manually (auto-enrollment does not apply to rehires)
- Employees under 21 are auto-enrolled at 3% once they turn 21
- To opt out: log in to your Paychex account and change contribution to 0%. Wait at least one week after hire date for account setup.
- Rollover contributions from other eligible plans accepted upon date of hire

## Your Contributions

### Pre-Tax & Roth Options

- Contribute up to 80% of eligible pay (pre-tax or Roth)
- No minimum contribution required
- Change deferral elections at any time via PayChex

### 2026 Contribution Limits:

- Under 50: \$24,500 annual limit
- Age 50+: Additional \$8,000 catch-up
- Ages 60-63: Enhanced catch-up of \$11,250
- Age 64: Returns to regular catch-up limit

# 401(k) Plan — Employer Match & Vesting

## Employer Matching Contributions

- Discretionary match calculated annually on plan year compensation
- Match is paid as a lump sum once per year
- Must be actively participating and employed on the last day of the plan year to receive the match
- You are always 100% vested in your own contributions and rollovers

## Vesting Schedule

Employer contributions vest per the schedule below. Updated each January.

Years of Service	Vesting %
Less than 1	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5+ years	100%

## Distributions

Available at age 59½, death, disability, or termination/retirement.

## Hardship Withdrawals

Permitted for home purchase, tuition, medical expenses, eviction prevention, funeral costs, or home repairs.

## Loans

Up to \$50,000 or 50% of vested balance, whichever is lower.

# 401(k) Resources & Education

**SECURE Act 2.0 Note: Participants with prior-year FICA wages over \$150,000 (adjusted for inflation) must make age-based catch-up contributions on a Roth basis only.**

## Available Resources

- Retirement Planning Guides
- 401(k) Plan Highlights
- Borrowing from Your 401(k) Video
- Login Instructions for PayChex
- Wealth Management
- Roth FAQs 2026
- Enrollment Video
- 2026 Webinar Series

## Education Opportunities

- Webinars
- Comprehensive Portfolio Management
- Retirement & Wealth Planning

## Account Information

- Electronic statements (opt out for paper)
- Statements available online 24/7
- Automated voice response for real-time account info

# Leave Policies

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## FMLA

### Up to 12 weeks

Unpaid, job-protected leave for serious health conditions, new child bonding, or military family needs. Requires 12+ months and 1,250+ hours.

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## Bereavement

### Up to 3 days paid

For the death of an immediate family member. Available after 6 months of service. Additional unpaid time may be granted.

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## Parental Leave

### Up to 8 weeks

Unpaid leave for birth, adoption, or foster placement. Must be full-time with 12+ months of service.

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## Medical Leave

### Up to 6 weeks

Unpaid personal medical leave per rolling year. For serious illness when ineligible for other leave.

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## Military Leave

### Per USERRA

Full re-employment rights per federal and state law. Reinstatement to your prior position upon return.

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## Personal Leave

### Case by case

For special circumstances after 90+ days of employment. Must use all paid leave first. Reinstatement not guaranteed.

# Making Enrollment Changes

Benefit elections remain in effect until the next open enrollment. The annual plan year runs January 1 through December 31.

## Qualifying Life Events

IRS regulations allow changes outside of open enrollment only for these events:

- Birth or adoption
- Marriage or divorce
- Death of spouse, partner, or dependent
- Spouse's employment begins or ends
- Dependent eligibility status changes
- Loss of other health coverage
- Child Medical Support Orders

## Important

### 30-Day Notice Required

You must notify Human Resources within 30 days of a qualifying life event to make changes to your plan.

Manage changes online:

<https://firstsourcetitle.bamboohr.com/login.php>

*Failure to provide timely notice will require you to wait until the next open enrollment period.*

# QLE Documentation Requirements

Life Event	Eligibility	Documentation Required
Marriage / Adding Spouse	Lawful spouse (not legally separated or divorced)	Marriage certificate, or first page of Form 1040, or letter showing last day of coverage
Birth / Adoption / Guardianship	Child under age 26: biological, step, adopted, foster, or legal guardianship	Birth certificate, adoption paperwork, court order for guardianship, or QMCSO
Loss of Coverage	Employee, spouse, or dependent children	Letter or documentation showing last day of coverage
Death of Spouse / Dependent	Lawful spouse or legal dependent	Death certificate issued by government agency
Domestic Partnership	Notarized domestic partnership	Domestic Partnership Affidavit
Residence Change	Move to different zip/county that changes plan area	New rental agreement or mortgage documentation
Medicare Enrollment	Employee age 65+ entitled to Medicare	Proof of coverage from Medicare

**Remember: notify HR within 30 days of any qualifying event | Manage changes at [fstitle.com/login](https://fstitle.com/login)**

# Questions?

We're here to help you make the most of your benefits.

**Human Resources** <https://firstsourcetitle.bamboohr.com/login.php>

Manage benefits online within your BambooHR login | Enrollment, plan details, and eligibility questions

**Your Office Manager**

401(k) eligibility, leave requests, and day-to-day questions

**UnitedHealthcare**

1-800-782-3740 | [www.whyuhc.com](http://www.whyuhc.com)

**PayChex**

1-610-398-7518 x5151933 | [cjoerg@paychex.com](mailto:cjoerg@paychex.com) | Company ID: 13077343

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*Welcome to the First Source family!*

