

2026 Benefits Overview

Health and Wellness

Medical Low and High Plans: Cigna

- In-network covered at 90% after deductible
- Out-of-network covered at 70% after deductible
- Preventive care 100% covered in-network, no deductible
- Access to 98point6 free, text-based primary care
- Access to Rula's virtual mental health services
 - Fertility benefits - 3 "Smart Cycles" available through Progyny

Low Plan (In-Network):

- Non-embedded deductible
- Deductible: \$1,700 Individual, \$3,400 Family*
- Out-of-pocket max: \$5,000 Individual, \$10,000 Family*

High Plan (In-Network):

- Embedded deductible
- Deductible: \$3,400 Individual, \$6,800 Family*
- Out-of-pocket max: \$6,000 Individual, \$12,000 Family*

Medical Opt-Out Credit

- Kimley-Horn will pay \$50 per paycheck in taxable income if medical coverage is declined (prorated for those working less than 35 hours per week)

Spousal Surcharge

- \$50 per paycheck surcharge will apply for employees enrolling a spouse or partner who is eligible for employer-sponsored health coverage through their own employer

*Out-of-network deductible and maximums are double

Health Savings Account (HSA): HealthEquity

- Company contribution based on medical election
- Funds earn interest and unused funds roll over each year
- IRS maximum: \$4,400 Individual, \$8,750 Family (\$1,000 catch-up if age 55+)

Dental: Delta Dental

- Deductible: \$50 Individual/\$100 Family—major services only
- Basic Plan
 - Calendar year maximum: \$1,000
 - Co-insurance: 100% preventive and 70% basic, 35% major
 - Orthodontia: 50% to lifetime max of \$1,000—only dependent children up to age 26 eligible for coverage
- Premium Plan
 - Calendar year maximum: \$1,500
 - Co-insurance: 100% preventive, 80% basic, 50% major
 - Orthodontia: 50% to lifetime max of \$2,000—applies to all covered participants eligible for coverage

Vision: EyeMed

- One exam per year at \$10 copay and prescription glasses at \$0 copay
- Single vision, bifocal, trifocal, and standard progressives covered for \$20 copay
- Premium lenses from \$105-195 copay
- Frames every plan year with a \$200 allowance, 20% discount on overage
- Contacts every plan year with a \$200 allowance, 15% discount on overage
- Non-prescription sunglasses discount: 20%

Basic Life Insurance: Unum

- Employer-paid benefit
 - Two times annual salary to a max of \$400,000*
 - \$5,000 Spouse/Domestic partner; \$2,500 child
- *Benefit reduction after age 70

Voluntary Life Insurance: Unum

- Paid by employee (post-tax)
- Employee: \$10,000 increments up to \$500,000
- Spouse: \$5,000 increments up to \$250,000*
- Child: Flat \$10,000 policy per covered child*

*Must be enrolled in Employee Voluntary Life to be eligible for enrollment

Short-Term Disability: Unum

- Employer-paid benefit
- Waiting Period: 7 days for illness; 0 days for injury/accident
- Pays 70% of weekly base salary; max of \$3,000/week
- Maximum of 26 weeks

Long-Term Disability: Unum

- Employer-paid benefit
- Waiting Period: 26 weeks (short-term disability period)
- Pays two-thirds of monthly earnings; max of \$12,000/month

Supplemental Income Protection Policy: Unum

- Paid by employee (post-tax)
- Works in conjunction with employer-paid Long-Term Disability benefit to provide additional income protection

Accident Insurance: Unum

- Paid by employee (post-tax)
- Pays directly to help cover out-of-pocket expenses due to accidental injury that requires medical attention
- Organized Sports Benefit: 25% increase in payable benefit
- Be Well Benefit: \$50 for each member enrolled
- Personal Safety Benefit: \$100 for each member enrolled

Critical Illness Insurance: Unum

- Paid by employee (post-tax)
- Pays upon new diagnosis of a covered health event
- Coverage can be used more than once if diagnosed with a new illness/condition
- Be Well Benefit: \$50 for each member enrolled

Hospital Insurance: Unum

- Paid by employee (post-tax)
- Hospital Insurance offers a fixed amount for hospital admissions and daily confinement
- Be Well Benefit: \$50 for each member enrolled

Support

Family Benefits

- Adoption and surrogacy reimbursement benefits
- Through Bright Horizons:
 - Preferred enrollments, reimbursement of registration fees, daycare tuition discounts, and discounted nanny placement fees/rates
 - Access to search for babysitters, nannies, elder care, and pet care
 - Tutoring services discounts and test preparation services discounts
 - Free guidance and resources for ongoing elder care needs

Dependent Care Flexible Spending Account (FSA): Clarity

- Dependent care reimbursement. Use or Lose program—unused funds are forfeited
- Contribute up to \$7,500 annually (pre-tax)

Employee Assistance Program: Unum

- Free, confidential counseling for employees and members of household
- Up to five sessions per presenting issue per year
- Personal counseling, legal, and financial consultations
- Perks at Work discount program

Health Advocate

- Free, one-on-one help to resolve healthcare issues ranging from finding doctors, specialists, and elder care to untangling medical bills, negotiating fees, and clarifying insurance coverage

SmartConnect

- Free program for working or retiring adults (and family members) who are Medicare-eligible that helps you explore Medicare options and enroll in plans

PerkSpot Discount Program

- Free discount program for everyday items, travel, fitness, pet needs, and more

Additional Compensation

- Bonus programs based on firm's performance
- Teamwork awards to celebrate successes and special efforts
- Service awards every five years

Paid Time Off

- Six paid holidays and two floating holidays
- Paid personal, jury duty, bereavement, new parent, and military leave

Retirement

Retirement Savings Plan 401(k): T. Rowe Price

- Eligible to make employee contributions after 30 days
- Automatic enrollment at 4% employee pre-tax deferral
- Roth option available
- 2-to-1 401(k) match on up to 4% employee contribution on eligible compensation
- Profit-sharing is based on profitability and determined by the board
- Eligibility for match and profit-sharing: Must have one year of service, working at least 1,000 hours, and be employed on the last day of the year

- Six-year graded vesting schedule for match and profit-sharing
- Student Loan Provision: Eligible to apply the required 4% contribution to student loans and still receive the full 401(k) match from Kimley-Horn
- Free, unlimited meetings with CAPTRUST financial advisors

Education

Professional Development

- Coverage for approved professional membership dues and expenses
- In-house career development and technical training programs
- Tuition reimbursement
- Reimbursements for qualified exam fees and annual renewals

Protection