

401(k)

Captrust Financial Advisors



CAPTRUST

FINANCIAL SERVICE: Captrust is our free financial advisory service. Captrust specializes in retirement blueprints, estate planning, and personal investment advice. Call or visit the website to book an appointment.

ELIGIBILITY: This service is available to all Robins & Morton employees.

PROCESS: After scheduling an appointment with Captrust online, they will request the form below to be filled out.

Provide your contact information:

First Name *	Last Name *
<input type="text"/>	<input type="text"/>
Email Address *	
<input type="text"/>	
Phone Number (do not enter 1 before the area code) *	
<input type="text"/>	
<input type="checkbox"/> Send text message notifications for this appointment	
Your Company Name *	
<input type="text"/>	
Additional Comments (Please do NOT include Social Security number or account information.)	
<input type="text"/>	

Appointments:

To book an appointment, call 800.967.9948 or go to captrustadvice.com and select a time spot.



2023

Robins & Morton covers the cost of this benefit.



Dependent Care Account (DCA)

PLAN DESIGN: You can establish a Dependent Care Account (DCA) to pay for eligible child and adult care expenses like daycare, before and after school care, preschool, summer day camp, and in-home aid while you are at work. Funds are for your dependent(s) age 12 or younger, or a spouse or eligible dependent incapable of self-care.

The dependent must be able to be claimed as a dependent on the employee's federal tax return. You can contribute pretax dollars from your paycheck, up to the IRS limit of \$5,000. Claims for reimbursement can be filed online at www.payflex.com or by using the Payflex mobile app.

Limited Purpose Flexible Spending Account (LPFSA)

PLAN DESIGN: Your full contribution is available at the start of the plan year. It works great with a health savings account (HSA) as it can help save your HSA dollars for future expenses. Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of \$2,850.

ELIGIBLE EXPENSES: This is a limited benefit that can only be spent on dental and vision expenses. Any balance in the account at year end will be forfeited. Eligible expenses may include: Dental and orthodontia care, fillings, X-rays and braces, and vision care, including eyeglasses, contact lenses and LASIK eye surgery.

PAYFLEX®

USE IT OR LOSE IT:

Both of these accounts operate on a **use it or lose it** basis. This means that any funds you don't use at the end of the year do not roll over into the next year.

Make sure to use your funds by the end of the year!

PAYFLEX®



other

Employee Assistance Program



BEHAVIORAL HEALTH SYSTEMS

PLAN DESIGN: Behavioral Health Systems EAP will offer you and your family assistance with challenges affecting your home or work life. To utilize these services or to make an appointment, please contact Behavioral Health Systems at 1-800-245-1150.

PROCESS: To access the EAP, call the number listed above. After taking some information about why you are calling, BHS will send you an email with a list of in-network therapist. You can research and pick which counselor would best fit your needs.

COVERAGE: The EAP provides services in many areas, including:

- Marital and Family Issues
- Alcohol and Other Drug Dependency
- Stress Related Issues
- Financial/Legal Referrals
- Emotional Problems
- Personal Growth

REMOVE THE STIGMA: If you're feeling stressed, overwhelmed, anxious or depressed, consider using the EAP to address it. Robins & Morton fully encourages employees and family members to seek counsel if it's needed. We care about your mental well-being and want you to know **there's no shame in getting help.**



2023

You and your dependents are eligible to get six free counseling sessions per issue you may be facing.



Travel Assistance Services



PLAN DESIGN: If you or your family become ill or have a medical emergency while away from home, Travel Connect through Lincoln Financial provides you with 24/7 personal and emergency assistance with medical travel-related problems and circumstances.

ELIGIBILITY: Full time employees can access these services while traveling for business or personal reasons at least 100 miles from home and for fewer than 90 consecutive days. Dependents traveling with the employee are also eligible.



2023

Robins & Morton covers the cost of this benefit.

Business Travel Accident Insurance

PLAN DESIGN: Business Travel Accident insurance covers accidental death or dismemberment of Robins & Morton employees traveling on business.

ELIGIBILITY: All salaried employees are covered by this policy and it is fully paid by Robins & Morton. Eligible employees are covered 24 hours/day, worldwide, up to \$500,000. This coverage is in addition to other insurance you may have at the time of the accident.



2023

Robins & Morton covers the cost of this benefit.

other

Pet Insurance

PLAN DESIGN: We know pets are like family. When your pet needs to visit the vet, it can be stressful. Pet insurance pays a portion of your vet bills. We are happy to provide discounted premium rates for pet insurance through MetLife.

HOW DOES IT WORK?: Monthly premiums for pet insurance vary by animal type, breed and number of pets.


HOW TO ENROLL: To enroll, call 1-800-GET-MET8 or visit www.metlife.com/getpetquote. Pet insurance policies will have an effective date dependent on the date enrollment occurs.





Pet insurance can help cover:

- Lab work
- Surgery
- Medication
- Unexpected illnesses
- Unexpected accidents

The pet insurance process

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Take your pet to any licensed vet. There's no network of providers to worry about.
- 

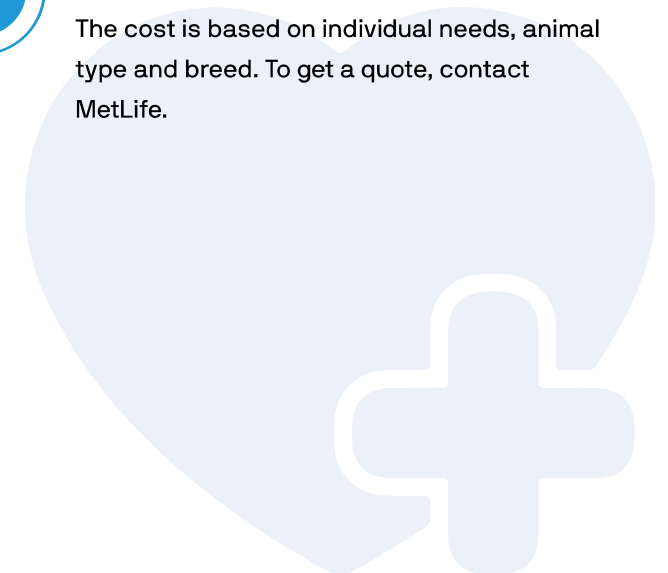
Send MetLife your claim. Pay your bill at the vet and file a claim with MetLife. Be sure to include the invoice and vet records from the visit.
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Get money back quickly. Most claims are processed in less than two weeks.



2023

The cost is based on individual needs, animal type and breed. To get a quote, contact MetLife.



Care.com Membership



PLAN DESIGN: Care.com is an online caregiving platform that allows you to search, interview and screen caregivers to find the right care for your needs. With a care.com membership, it makes finding a caregiver easy. Please note that while Robins & Morton will cover the cost of a premium membership, employees will remain responsible for the actual cost of care.

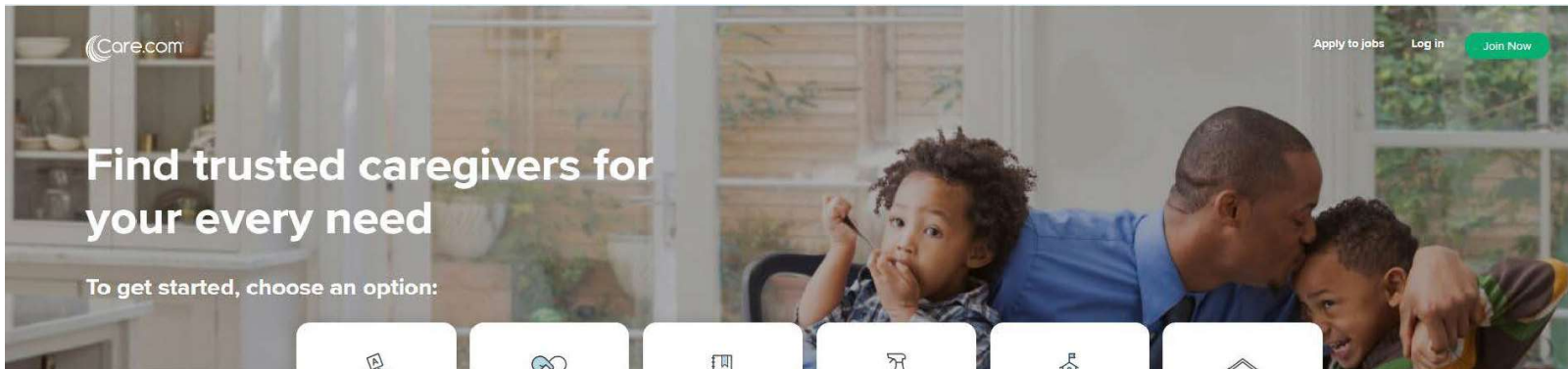
SERVICES:

- Background Checks for caregivers
- Childcare
- Pet Care
- Senior Care
- Tutoring
- Housekeeping
- And More!



2023

Robins & Morton is will reimburse the cost of the premium membership. Please expense the reimbursement through Concur.



other