



LIIF's Benefits At-a-Glance

At LIIF, one of our top priorities is the health and well-being of our employees and their families. To support this, we offer a comprehensive benefits program with various options tailored to your needs.

- **Health Insurance:** All employees and their dependents are eligible for health insurance starting on the 1st day of the month following the employee's start date.
- **Other Benefits:** Professional Development stipend, Vacation, Paid Sick Leave, 401(k), Health and Wellness Subsidy, and Mobile Phone Subsidy eligibility begin on the employee's date of hire.

blue  of california

Employee Costs	Employee	EE + Spouse	EE + Children	EE + Family
Blue Shield of CA PPO 20-500 80/60	\$50	\$135	\$85	\$170
Blue Shield of CA Full PPO 10 100/50	\$60	\$147	\$92	\$187
BS of CA Silver Full PPO Saving 2250/3200/4500	\$15	\$25	\$25	\$40
BS of CA Platinum Access + HMO 20-250	\$45	\$132	\$107	\$170

Additional health & wellness programs available through Blue Shield of California:

- Wellvolution



KAISER PERMANENTE®

Employee Costs	Employee	EE + Spouse	EE + Children	EE + Family
Kaiser Platinum HMO 15	\$40	\$120	\$72	\$150

Kaiser self-care apps and resources:

- Calm
- Ginger
- MyStrength

Kaiser Fitness Programs:

- Exclusive ClassPass & Active&Fit Direct discounts



Employee Costs	Employee	EE + Spouse	EE + Children	EE + Family
Guardian Dental PPO Plan	\$10	\$22	\$22	\$37
Guardian Vision Plan	\$0	\$5	\$5	\$10

Guardian – Employer Paid Plans

- **Short & Long-Term Disability Insurance**
- **Basic Life & AD&D Insurance** : LIIF provides basic term life insurance (1x annual salary, up to \$250k) which includes accidental death and dismemberment coverage.

Guardian - Supplemental, Employee Paid Plans

- **Accident Insurance**
- Covers accidents outside of work, providing benefits for immediate care, hospitalization, and related expenses.
- **Critical Illness Insurance**
- Lump-sum benefit for diagnosis of covered critical illnesses.
- **Hospital Indemnity Insurance**
- Fixed daily benefit for stays in hospitals, ICU, or rehabilitation facilities.
- **Evidence of Insurability Process**
- Required for coverage above the guaranteed amount or outside of open enrollment.

Additional Benefits:

Additional Benefits

- **401(k) Plan:** Employer matches up to 4% of annual salary.
- **Mobile Phone Subsidy:** Reimbursement for work-related mobile phone use.
- **Health & Wellness Subsidy:** Reimbursement up to \$50/month for gym memberships.
- **Navia Benefits:** FSA, HSA, and Commuter Benefits.
- **PerkSpot Discounts & SoFi**
- **Paid Time Off:**
 - Starts at 17 days of vacation annually for full time employees.
 - 80 hours of paid sick time annually.
 - 13 paid holidays annually.
- **Professional Development Benefit:** Up to \$1,000 per fiscal year.

Wellness Platform

- **HealthKick:** A digital wellness platform offering personalized recommendations and expert resources to support overall well-being.



- LIIF also offers employees access to **HealthKick**.
 - HealthKick's digital wellness platform makes living well an everyday adventure by connecting you to top brands across every dimension of well-being.
 - Discover wellness activities that move you, with personalized recommendations and expert resources tailored to your unique lifestyle.