

# THRIVE

with US!

At Tokio Marine HCC, we want to help you **THRIVE!**

Our holistic approach to benefits encompasses all the components of well-being to help you do just that! THRIVE ensures you have the resources and tools necessary to address each aspect of your well-being: body, mind, wallet, and life.

## BODY

### MEDICAL/RX

- **Aetna**
  - Traditional PPO Plan or High Deductible PPO Plan
  - Hinge Health Back and Joint Care Program
  - CVS Health Virtual Primary Care
  - 2nd.MD Virtual Second Opinion
- **OptumRx**
  - Prescription Benefits for Aetna Medical Plans
- **Kaiser Permanente (California Employees Only)**
  - HMO Plan with Kaiser Prescription Plan

### DENTAL

- **Delta Dental PPO**
  - SmileWay Wellness Benefits for Chronic Conditions

### VISION

- **VSP Vision Care**
  - Comprehensive Vision Exam and Materials

### FITNESS NETWORK MEMBERSHIP

- **Wellhub**
  - Flexible membership offering more than 15K gyms/studios

### WELL-BEING PROGRAM

- **WebMD ONE**
  - A personalized well-being experience with rewards and challenges to encourage a healthy lifestyle
- **Wellness Incentive & Tobacco Non-Use Credit**
  - Earn up to \$100/month off of benefit premiums

## MIND

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

- **Concern Health**
  - Professional and Confidential Consultations, Counseling, and Educational Materials
  - Parent and Child Care Services, Baby Kit
  - Financial and Legal Services
  - ID Theft Response

### MINDFULNESS AND MEDITATION

- **Headspace**
  - Share with up to 5 Family Members and Friends
  - Guided Meditations, Mindfulness Activities, and Exercises
  - Sleepcasts and Soundscapes
  - Focus Content/Music
  - Content for Families and Kids

## WALLET

### 401(K) RETIREMENT PLAN

- **Empower**
  - Immediate Eligibility
  - Auto-Enrollment after 45 days
  - 6% Company Match (dollar for dollar, including eligible student loan payments)
  - Pre-Tax and/or Roth (After-Tax) Contributions
  - Personal Financial Planning Dashboard

### HEALTH SAVINGS ACCOUNT (HSA)

- **Bank of America**
  - Triple Tax Advantaged Savings Account
  - Can be Paired with High Deductible Health Plan
  - Employer Contribution
    - \$500 annually for Employee Only tier
    - \$1000 annually for all other tiers

### FLEXIBLE SPENDING ACCOUNTS (FSA)

- **Inspira Financial**
  - Health Care FSA
  - Limited Purpose FSA
  - Dependent Care FSA

### EDUCATION AND LOAN ASSISTANCE

- **Candidly**
  - Student Debt and Savings Optimization Platform

### GROUP & VOLUNTARY BENEFITS

- **Reliance Matrix**
  - Group Term Life Insurance (Company Provided)
    - 2x Annual Base Earnings, up to \$1 Million
    - Voluntary Term Life for Additional Coverage
  - Disability Income (Company Provided)
    - Short-Term Disability at 60% Base Pay
    - Long-Term Disability at 60% Base Pay
  - Voluntary Benefits
    - Voluntary Accident, Critical Illness, and Hospital Indemnity

### ID PROTECTION AND RECOVERY

- **InfoArmor**
  - ID Theft Recovery Services and 24/7 Online Monitoring

### EMPLOYEE DISCOUNT PROGRAM

- **PerkSpot**
  - Personalized Discount, Savings and Reward Platform that Provides Local and National Deals.

## LIFE

### PAID TIME OFF (PTO)

- 20 PTO Days for New Hires with Annual Carryover (prorated in year of hire)
- 2 Annual THRIVE Days (Floating Holidays)
- 11 Annual Company Paid Holidays
- Volunteer Time Off

### PAID PARENTAL LEAVE

- 6 weeks of 100% paid leave to all eligible parents in the U.S. to bond with a newborn or newly adopted or fostered child (6-month service requirement)

### BREASTMILK SHIPPING SERVICE

- **MilkStork**

### CAREGIVER ASSISTANCE SERVICE

- **Wellthy**

### TRAVEL ASSISTANCE AND TRAVEL INSURANCE

- **OnCall International**
- **InsureMyTrip**