

2026 Benefits At-A-Glance

ACT1 Federal LLC (ACT1) offers team members and their families the best-in-class benefits package designed to support their physical, mental, and financial well-being. Below is a summary of the benefits available to all full-time, regular employees who work 30 hours or more per week at ACT1. Eligibility for all health & welfare benefits is first of the month following date of hire. Eligibility for our 401(k) plan is first of the month following date of hire. If you have any specific questions about our insurance package and would like to discuss further, please request your ACT1 recruiter to schedule a phone call with a member of the Human Resources Department.

MEDICAL

Health/Dental/Vision

Take care of your health and your dependents health with our comprehensive medical insurance which includes two health and dental plans to choose from and our vision plan.

- Cigna OAP Base Plan
- Cigna HDHP Plan

Medical Premiums Per Semi-Monthly Pay		
Coverage Level	OAP Base Plan	HDHP
Employee (EE)	\$141.30	\$0.00
EE+Spouse	\$497.14	\$288.41
EE+Children	\$406.47	\$132.42
EE+Family	\$889.80	\$528.46

Dental Premiums Per Semi-Monthly Pay		
Coverage Level	Dental Buy Up	Dental Base
Employee (EE)	\$11.14	\$0.00
EE+Spouse	\$35.02	\$12.35
EE+Children	\$51.98	\$18.99
EE+Family	\$84.84	\$35.52

Vision Premiums Per Semi-Monthly Pay	
Coverage Level	Vision PPO
Employee (EE)	\$0.88
EE+Spouse	\$1.06
EE+Children	\$1.12
EE+Family	\$5.18

Retirement Planning Services

ACT1 provides employees access to certified financial planners at no cost who provide education, advice, and solutions to help meet personal retirement goals.

Referral Bonus Program

Employees are eligible to receive up to \$2,000 in referral bonuses depending on the level and criticality of the position.

HSA

Health Savings Account

Employees enrolled in the HDHP are also eligible to participate in the HSA, a tax-advantaged savings account used to pay for qualified medical expenses.

EAP

Employee Assistance Program

The EAP is 100% Company paid and provides counseling services and a library of resources to help employees and their families with the challenges in their personal and professional lives.

FSA

Flexible Spending Accounts

Employees may elect to have pre-tax dollars deposited into a Healthcare (HFSA), Dependent Care (DFSA) and/or Transportation (Transit/Parking) account(s) to use for out-of-pocket expenses.



It's Good to Have Options

Paid Time Off (PTO)

PTO for vacation, illness for self or a family member, emergencies, or other personal leave. Employees are eligible for 14 days/112 hours of PTO per calendar year with up to 80 hours of accrued/unused time eligible for rollover into the following calendar year. PTO accruals increase based on years of service.

Months of Service	Hours Accrued Per Day	Days Per Year
0 - 36 Months	4.67	14
37 - 84 Months	5.00	15
85 Months +	6.00	18

ESOP

Employee Stock Option

Considered a retirement benefit plan, the ESOP is designed to provide employees with an ownership stake in ACT1. It rewards employees with shares of stock held in a Trust for remaining with the ACT1 which grow in value as ACT1 grows. It is 100% funded by ACT1 with no contribution from employees.

Health Supplemental AI/CI/HC Accidental Injury/Critical Illness/Hospital Care

Employees may purchase AI, CI, or HC supplemental insurances which provide additional coverage and financial protection through cash benefits for expenses associated with unplanned injuries, illness, and hospitalization.

Flex Time

Employees may be eligible for flex time which allows the freedom and flexibility to work varied work schedules provided the customer and/or a department allows for the benefit. Supervisors will review and approve flex time on a case-by-case basis based on staffing needs and duties.

401(k)

Employees are eligible to participate in the 401(k) plan first of the month following 30 days of employment. ACT1 contributes a quarterly Safe Harbor match in which employees are immediately 100% vested.

EE Contribution	ACT1 Match
1% - 3%	100%
4% - 5%	50%

Life AD&D

Life/Accidental Death & Dismemberment

ACT1 pays 100% of your Group Life and AD&D which provides \$100,000 coverage for employees' beneficiaries. Employees may also purchase up to an additional \$500,000 of voluntary Life and AD&D for yourself, and additional voluntary coverage for spouse and child(ren).

Worldwide Travel Assistance Program

When journeying more than 100 miles on personal or business travel, employees and dependents can receive pre-trip assistance, lost baggage and document replacement assistance, and medical and emergency assistance while on travel.

Company Holidays

ACT1 observes 11 paid holidays: New Year's Day, Martin Luther King Jr Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, and Christmas Day.

LifeMart Employee Discount Program

Receive discounts on major brands from electronics, groceries, gym memberships, entertainment and much more.

Education, Training & Professional Development

After one year of employment employees are eligible for up to \$5,250 per year to pursue a pre-approved degree, certification, training, or purchase association memberships.

LTD & STD

Short/Long-Term Disability

ACT1 pays 100% for STD which provides 60% of employees' pay to a maximum of \$1,500 up to 12 weeks as medically necessary. Employees may purchase voluntary LTD which provides 60% of pay to a maximum of \$6,000 monthly up to age 65 (if disabled prior to age 62).

Other Leave Benefits

- Parental Leave - Up to 80 Hours/10 Days
- Military Leave - Up to 120 hours/15 days
- Jury Duty - Up to 5 days
- Bereavement Leave - Up to 5 days per situation

Other Voluntary Benefits

- Pet Insurance
- Legal Resources
- Identity Protection



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