

SOUTHWEST RESEARCH INSTITUTE®

Benefits Guide

Caring For You—
Our Greatest
Strength



Southwest Research Institute's (SwRI®) benefits program ranks among those of top private employers. We are proud of this program and hope that you find this abbreviated version of our Benefits Guide a useful tool for learning more about SwRI.

Leave

PERSONAL LEAVE. Regular full-time staff members begin to accrue personal leave (vacation) hours immediately upon employment, beginning with 10 days (two weeks) per year for employees with less than three years of SwRI service, increasing incrementally to 20 days (four weeks) per year for employees with more than 15 years of service.

MEDICAL & BEREAVEMENT

LEAVE (M&BL). Regular full-time employees receive 3.08 hours of M&BL each pay period (10 days per year). Regular part-time employees accrue M&BL based on hours actually paid. New employees are advanced 40 hours of M&BL.

IMMEDIATE FAMILY HOSPITAL & BEREAVEMENT LEAVE.

Time off from work can be charged to M&BL up to 24 hours for conditions requiring hospitalization of a spouse or minor child.

Bereavement leave of up to three days for funerals may also be granted when an immediate family member dies.

HOLIDAYS. Full-time employees receive eight paid holidays, plus two and one-half floating holidays per year. Part-time employees receive prorated holiday pay. Employees who start work after June 30 receive 10 hours of floating holiday pay.

MILITARY LEAVE. According to the provisions of the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, SwRI grants leave to staff members serving in the U.S. Armed Forces, the Armed Forces Reserves, the National Guard or the Air National Guard for military duty and training. Upon receipt of their military pay stub, regular employees may request the difference between military gross pay (pay and allowances) and their regular Institute base pay for up to 15 working days annually, if their Institute pay is higher than their military pay.

JURY DUTY. The Institute pays regular employees their full salary during jury duty.

Health Care

MEDICAL, DENTAL & VISION CARE.

Regular full- and part-time employees are eligible to participate in the medical, dental and vision care plans. Eligible

dependents include spouse and dependent children under age 26 who are not in the military.

MEDICAL CARE. SwRI offers two medical plans including a Choice Plan and a Premier Choice Plan. Both are an Exclusive Provider Organization (EPO) that allow in-network services only. Both plans provide comprehensive medical benefits that do not include restrictions for pre-existing conditions. Employees who work at the Boulder, Colorado, location also have access to a Health Maintenance Organization (HMO) plan.

TRICARE SUPPLEMENT. SwRI offers the TRICARE Supplement Program (TSP) for military retirees under age 65 and their eligible dependents. TSP coordinates benefits with the TRICARE Plan, the Pentagon's health insurance program, to provide nearly 100 percent coverage of all medical costs.

DENTAL CARE. This mandatory program provides employees coverage in a Preferred Provider Organization (PPO) dental plan at no additional cost to the employee. Routine preventive services are covered with no deductible or co-payment. Dependent dental coverage is optional and the related premiums are paid by employees at full cost. Maximum benefit per year is \$2,000 per participant,

with an annual deductible of \$50. An orthodontia benefit, with a lifetime maximum of \$1,500, is provided.

VISION CARE. Vision care plans cover eye exams (for a small co-payment), corrective lenses and one set of frames per participant, up to a maximum dollar amount annually.

HEALTH CARE REIMBURSEMENT ACCOUNT. Health Care Reimbursement accounts allow employees to be reimbursed for health care expenses using pre-tax dollars through salary reduction. Eligible expenses include prescription co-payments and deductibles, co-payments and other expenses that are not covered by medical, dental or vision care plans.

DEPENDENT CARE REIMBURSEMENT ACCOUNT. The Dependent Care Reimbursement Account offers pre-tax reimbursement for childcare expenses, or daycare expenses for elderly or disabled dependents.

Insurance

BASIC LIFE INSURANCE. All regular employees have a death benefit that pays

two times base salary, with coverage increasing as salary increases. The employee pays a uniform rate per \$1,000 of coverage. Employees over age 60 have an irrevocable option to elect one times base salary.

VOLUNTARY LIFE INSURANCE. This voluntary benefit program provides additional insurance coverage of up to \$500,000* for the employee, \$75,000† for a spouse and \$10,000 for a child.

DEPENDENT LIFE INSURANCE. This voluntary program provides a death benefit of \$20,000 for a spouse and \$10,000 for an eligible dependent child, with the employee as beneficiary.

BUSINESS TRAVEL ACCIDENT INSURANCE. This mandatory program provides an additional \$300,000 of insurance protection at no additional cost to the employee. The benefit is payable when an accidental death or dismemberment occurs during travel on Institute business. This worldwide coverage includes \$25,000 for a spouse and \$10,000 for each dependent child traveling with the employee.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE.

This mandatory program provides protection from financial hardship associated with accidental death or loss of a specified body part or function at no additional cost to the employee. All regular employees have an accidental death benefit of two times base salary, with scheduled amounts for loss benefits. Both the death and loss benefits increase with salary increases.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE.

This voluntary program provides additional protection for the employee, spouse and eligible children. Coverage is available in \$25,000 increments up to \$500,000 for the employee and spouse and 15 percent of the employee's selected benefit for each eligible child.

SHORT-TERM INCOME REPLACEMENT PROGRAM. This voluntary program provides income protection to regular employees following an absence of 14 consecutive days when under the care of a doctor due to illness or injury, following the birth of a child, or due to complications from pregnancy. These benefits include a minimum of 60 percent of base salary as income and the option to use available leave hours up to a maximum of the employee's regular base pay.

LONG-TERM DISABILITY (LTD) INSURANCE. LTD insurance benefits provide income protection to regular employees unable to work for 90 days or greater as a result of sickness or injury. These benefits include 60 percent of base salary as income (up to \$15,000 monthly).

WORKERS' COMPENSATION INSURANCE. Employees with a work-related injury or illness receive weekly income benefits, payments for medical treatment and rehabilitation in accordance with the Texas Workers' Compensation Act or other state workers' compensation statutory or regulatory provisions.



*Guaranteed issue (GI).

†Amounts over the GI are subject to health questionnaire.

CANCER/SPECIFIED DISEASE

INSURANCE. This voluntary insurance program provides two options for scheduled cash benefits paid directly to participants diagnosed with cancer or 32 specified diseases. Cash benefits are provided for diagnosis, chemotherapy, testing, hospitalization and other treatment costs.

CRITICAL ILLNESS PROGRAM. This voluntary program provides three coverage levels for a fixed benefit amount when a covered employee, spouse, or child is diagnosed with cancer, heart attack, stroke or another covered critical illness.

ACCIDENTAL INJURY PROGRAM. This voluntary program provides three coverage levels for scheduled benefit amounts when a covered employee, spouse or child receives medical services after a covered accident.

LEGAL CARE PROGRAM. This voluntary program provides basic legal services including assistance with collecting debts, review of real estate documents, preparation of a simple will, and many more.

Retirement

RETIREMENT PROGRAM. SwRI has a very generous retirement program administered by TIAA, which has a strong nonprofit heritage and exclusively administers retirement plans for nonprofit educational and research institutions like SwRI. Participation is automatic upon regular employment. For more information, visit tiaa.org/swri.

PLAN ENROLLMENT. Regular full-time or regular part-time employees 18 years of age or older are automatically enrolled in the SwRI Retirement Plan. (Temporary employees and student employees under age 18 may participate, but no SwRI contributions are provided.)

CONTRIBUTIONS. SwRI automatically contributes 9 percent of the employee's base salary up to the Social Security wage base and 11 percent in excess of the Social Security wage base. New regular employees are also automatically enrolled in the plan for an additional 5 percent voluntary pre-tax contribution, unless they complete an online pay reduction agreement to contribute more, less or even nothing. Employees may start or stop contributions by executing a new salary reduction agreement.

VESTING PERIOD. Employees are 20 percent vested upon two years of service, incrementally increasing to 100 percent

upon six years of service. If employment terminates prior to 100 percent vesting, the unvested portion of the account is returned to SwRI.

INVESTMENT STRATEGY. All employee and SwRI contributions are applied as premiums under individual contracts issued by TIAA. Employees may elect to invest in an array of investment options across a broad range of categories within the SwRI Retirement Plan.

DISTRIBUTIONS. Generally, plan contributions and earnings are available only upon retirement or separation from the Institute. However, employee voluntary contributions may be accessed per the plan IRS regulations under special circumstances. Upon retirement from the Institute, many distribution options are available including lifetime retirement income and systematic withdrawals.

Relocation

HOUSE-HUNTING VISIT. A house-hunting visit allows reimbursement of actual reasonable expenses, with itemized receipts, for one visit, not to exceed three nights, to obtain living accommodations.

RELOCATION ALLOWANCE. A relocation allowance provides reimbursement for mileage, based on current IRS moving rate, between the new employee's original location and the assigned SwRI office. Reimbursement for reasonable costs of meals and lodging en route may also be provided with itemized receipts.

TEMPORARY HOUSING. Reimbursement for temporary housing and reasonable costs of meals, with itemized receipts, for a maximum of five days, may be provided if permanent housing is not available upon arrival.

MOVEMENT & STORAGE OF HOUSEHOLD GOODS. SwRI will contract with a nationally affiliated van line that will contact the appointee regarding moving arrangements including packing, crating, insurance, shipping and unloading. SwRI will pay storage charges for household goods up to 60 days.

MISCELLANEOUS EXPENSES. A one-time sum of \$1,000 will be paid to new, regular, salaried, full-time employees to help defray miscellaneous expenses.

TAXES. Payments or reimbursements made to appointees/employees for all relocation expenses (including, but not limited to, house-hunting, moving of household goods, transportation of the appointee/employee and family

members, relocation allowances, temporary accommodations, meals and mileage) must be included in the employee's form W-2 as taxable income in the calendar year or years in which the payments or reimbursements are reported. After the relocation expenses are reimbursed to the employee or paid directly to the provider, these amounts will be included in the employee's taxable compensation, and applicable federal, state and local withholding taxes on these relocation expenses will be deducted from the employee's pay. To mitigate the relocation tax burden, SwRI will increase the employee's gross pay by 30 percent of all relocation expenses included in taxable income for the applicable pay period. Appointees/employees should consult their personal tax advisers for guidance concerning moving expense taxability reporting.

Additional Benefits

EDUCATIONAL ADVANCEMENT.

SwRI offers up to 100 percent tuition reimbursement for regular employees who wish to pursue higher education relevant to their specialization at an accredited university or college.

TRAINING & DEVELOPMENT. The SwRI Employee Development Office helps staff members meet their overall goals and objectives through educational and training programs and services. The Institute offers classroom, media-based and online training in a variety of professional and technical areas.

LIBRARY. The Slick Memorial Library serves the research needs of the SwRI community. The library's collection consists of more than 500,000 resources — about one-third of which are in electronic format. The library is the largest nonprofit library in the Texas State Library and Archives Commission's TexShare resource sharing program, and shares resources with over 27,000 libraries worldwide. The library provides numerous programs, resources and services, which are detailed on its website.

MEDICAL CLINIC. From minor illnesses to on-the-job injuries, the Medical Clinic offers a wide range of services Monday through Friday at SwRI headquarters in San Antonio. A team of registered nurses provide medical attention and treatment. A part-time onsite physician provides care and treatment for acute illnesses and non-work-related injuries.

WELLNESS EVALUATION. SwRI has engaged a national program to provide an annual wellness evaluation for eligible employees and their spouses. The program is focused on providing staff with information that may lead to their improved health and well-being. The evaluation includes blood work, vital signs, one-on-one access to a UnitedHealthcare Health Coach and a full report of exam results. The evaluation fee is covered for all eligible employees and for spouses covered under an SwRI medical plan.

WORK-LIFE/WELLNESS. Seminars and special events provide information to balance life in a healthy way. Events include a yearly health fair and wellness seminars on topics ranging from elder care to daily nutrition.

EMPLOYEE ASSISTANCE PROGRAM. Confidential counseling and referral services are available to all Institute employees and their dependents through a designated EAP provider.

EMPLOYEE PURCHASE PROGRAM. Institute employees can take advantage of employee purchase programs for automobiles and trucks, computers and wireless agreements.

DINING SERVICES. A full-service cafeteria at SwRI headquarters offers breakfast and lunch at subsidized prices. Catering is available on the SwRI grounds and for special events held at the cafeteria. Two private dining rooms and an executive dining room are available for meetings and special events.

TRAVEL OFFICE. The travel office at SwRI headquarters offers full service to staff members. Travel arrangements for relocating employees and candidates invited for employment interviews are made by the travel staff. Employees are covered under a travel assistance program, which provides emergency help for employees traveling internationally and

within the United States. Corporate credit cards may be available to employees who travel frequently to help expedite the payment of business-related travel expenses.

CREDIT UNION. The Southwest Research Center Federal Credit Union offers banking and financial services to employees, retirees and family members. The credit union offers a variety of financial services including savings and checking accounts, payroll deduction, direct deposit, loans, MasterCard, safe deposit boxes, ATM/debit cards and electronic banking. For more information, visit swrcfcu.com.

EMPLOYEE RETIREMENT & SERVICE AWARDS PLAN. The retirement and service award plans honor employees for their service to the Institute. Service awards are given twice a year by the Institute president at the San Antonio location or by Division management at off-site locations, recognizing employees for service in increments of five years.

FITNESS CENTER. Located at the San Antonio headquarters, the SwRI Fitness Center offers a weight room, exercise classes and equipment, showers and dressing areas at no cost for all employees and their spouses.

Research Recreation Association

MEMBERSHIP. SwRI employees are members of the Research Recreation Association (RRA), a management-supported, nonprofit, volunteer and employee-run association designed to provide social, athletic, wellness, educational and special-interest activities. All employees are invited to join an RRA committee to plan and carry out events and activities, or to volunteer for an activity or event.

CLUBS. Active clubs include bowling, fishing, Viewfinders (photography),

on-site gardening, animal welfare awareness, Amateur Radio, and Slick Talkers (Toastmasters).

SPECIAL EVENTS. Throughout the year, the RRA supports a number of special events including children's holiday parties, a Western dance and a health and fitness day. Special events are announced to the staff through newsletters, emails, Globalpost and posted flyers.

COMMUNITY EVENTS. SwRI, with the help of the RRA, participates in a number of community outreach activities throughout the year. Some activities include sorting food at the San Antonio Food Bank, delivering for Meals on Wheels, supporting a corporate Big Brother, Big Sister program, hosting a monthly blood drive and holding annual school supply and toy drives.

INTRAMURAL SPORTS. Institute sports fields include lighted softball and soccer fields, a sand volleyball court, a basketball/volleyball court and a jogging track. The RRA-organized intramural activities have a small participation fee. Sports leagues are available for men and women.

HAPPY TIMES NEWSLETTER. A monthly newsletter is published featuring RRA news about upcoming and past events, clubs, merchandise and discounts. Employees may submit free classified ads for publication in the newsletter.

EMPLOYEE DISCOUNTS & SERVICES. The RRA website hosts many discounts provided by local vendors including restaurants, car services, home repair, health services, A/C services and more.

RRA STORE & MORE. SwRI logo merchandise for men and women and other gift items are available at the RRA store located at the SwRI Fitness Center.



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