2022 BENEFITS GUIDE
INTRODUCTION

Our staff are by far our most important asset at Eide Bailly, and happy, healthy staff are critical to a strong firm and culture. We understand to achieve that goal, you need more than just health insurance. You deserve an approach to benefits that takes a holistic look at your well-being and considers your total wellness. Our benefits are designed to address four key areas of wellness—physical, financial, emotional/social and career—to support your total wellbeing and help you be your best.

Thanks for being part of Eide Bailly. We care about you, and we hope you take the time to understand all the benefits we offer to help you in all areas of your wellness!

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Please note: This guide is meant as an overview of benefits. Eligibility in any given plan is subject to the terms and conditions of that plan. For complete plan information, please refer to the plan documents located on Firmworks. Every effort has been made to ensure this reference guide is current and accurate; however, if a discrepancy is discovered between this guide and the related plan documents, the information contained in the plan documents will apply.
ELIGIBILITY

All benefits in this guide are available to staff members scheduled to work 1,000 hours or more on an annual basis. The following benefits are pro-rated for ¾ and ½ time employees, accordingly: paid time off, holidays, Lifestyle Spending Account, and volunteer time. Staff working under 1,000 hours per year are only eligible for the 401(k) plan, employee assistance program, Calm App, and referral program. Interns are only eligible for health insurance, the employee assistance program, Calm App, and the referral program.

Your coverage start date will be the first day of the month following your hire date, unless otherwise stated. You must complete the appropriate enrollment within 30 days of your hire date in order to be covered. If you do not elect benefits and confirm your elections in myHR during your new hire enrollment period, you must wait until the next annual open enrollment period, unless you experience a qualifying event.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DATE OF ELIGIBILITY</th>
<th>WHO PAYS?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>First of the month following employment</td>
<td>Eide Bailly and You</td>
</tr>
<tr>
<td>Dental</td>
<td>First of the month following employment</td>
<td>Eide Bailly and You</td>
</tr>
<tr>
<td>Vision</td>
<td>First of the month following employment</td>
<td>You</td>
</tr>
<tr>
<td>Savvy Benefits</td>
<td>First of the month following employment</td>
<td>Eide Bailly</td>
</tr>
<tr>
<td>Life/Dependent Life/AD&amp;D</td>
<td>First of the month following employment</td>
<td>Eide Bailly</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>First of the month following employment</td>
<td>Eide Bailly</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>Immediately upon hire</td>
<td>Eide Bailly</td>
</tr>
<tr>
<td>Business Travel</td>
<td>First of the month following employment</td>
<td>Eide Bailly</td>
</tr>
<tr>
<td>Supplemental Life</td>
<td>First of the month following employment</td>
<td>You</td>
</tr>
<tr>
<td>Critical Illness</td>
<td>First of the month following employment</td>
<td>You</td>
</tr>
<tr>
<td>Accident Insurance</td>
<td>First of the month following employment</td>
<td>You</td>
</tr>
<tr>
<td>Legal Insurance</td>
<td>First of the month following employment</td>
<td>You</td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>First of the month following employment</td>
<td>You</td>
</tr>
<tr>
<td>Long-term Care</td>
<td>First of the month following employment</td>
<td>You</td>
</tr>
<tr>
<td>Profit Sharing</td>
<td>First of the month following</td>
<td>Eide Bailly</td>
</tr>
<tr>
<td>one year of employment*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>401 (k) Elective Deferral</td>
<td>Immediately upon hire</td>
<td>You</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>Immediately upon hire</td>
<td>You</td>
</tr>
</tbody>
</table>

* Eligibility for the Profit Sharing plan is based on achieving plan requirements.

CHANGES IN COVERAGE

You may only make changes to your coverage if you experience a qualifying life event, which includes but is not limited to:

- Change in marital status
- Birth or adoption
- Death of spouse or child
- Change in employment status for you or your spouse
- Change in dependent eligibility

If you experience any of these qualifying life events, you must make all changes to benefits within 31 days of the effective date of the event, or the date on which you lose your coverage. Any plan changes must correspond with the qualifying life event (e.g., if you have a baby, you would change from “Single Plus Spouse” to “Family” coverage).
HEALTH INSURANCE

You can sleep well at night knowing that your health needs will be taken care of. Eide Bailly offers staff members either a Preferred Provider Organization (PPO) plan or a High Deductible Health Plan (HDHP) administered by BlueCross BlueShield of North Dakota (BCBSND).

Preferred Provider Organization (PPO)
To get the highest level of benefits and savings from the PPO plan, participants should choose providers from the BlueCard PPO network, which covers a wide variety of doctors and specialists. PPO plans offer flat co-payments for service such as office visits and drugs before you meet your deductible.

<table>
<thead>
<tr>
<th>2022 HEALTH INSURANCE PPO</th>
<th>PREMIUM (MONTHLY)</th>
<th>ANNUAL DEDUCTIBLE</th>
<th>ANNUAL OUT-OF-POCKET MAX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$107</td>
<td>$800</td>
<td>$5,000</td>
</tr>
<tr>
<td>Single + Spouse</td>
<td>$580</td>
<td>$1,200</td>
<td>$7,500</td>
</tr>
<tr>
<td>Single + Child(ren)</td>
<td>$420</td>
<td>$1,200</td>
<td>$7,500</td>
</tr>
<tr>
<td>Family</td>
<td>$694</td>
<td>$1,800</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Prescription and Specialty Drug Programs
Benefits are available nationwide at any pharmacy participating in the preferred pharmacy network. To locate a participating pharmacy, call the special toll-free number listed on the back of your ID card. When you use this national network, your claims are filed for you. To the right are the co-payments associated with prescriptions. These co-payments count toward the plan out-of-pocket maximum. A list of formulary drugs can be found at www.bcbsnd.com in the RX Tools section.

Specialty drugs are prescribed for those with more complex conditions, such as multiple sclerosis, hemophilia, rheumatoid arthritis and hepatitis C. If you are receiving a specialty drug, you'll get the best benefit by working through the preferred specialty drug provider. To enroll in this program, call 1.888.216.6710. Additional information regarding the specialty pharmacy program, as well as a list of specialty drugs, can be found on Firmworks.

High Deductible Health Plan (HDHP)
The HDHP is a plan with lower premiums and higher deductibles than a PPO health plan. All care not deemed “preventative” must be paid out of pocket, until the deductible is met, at which time the plan begins to pay.

Being covered by an HDHP is also a requirement for having a health savings account (HSA). The firm will make a contribution to an HSA account for those that elect the HDHP. For more information on the HSA, please refer to the Financial Wellness Benefits section.

<table>
<thead>
<tr>
<th>2022 HEALTH INSURANCE HDHP</th>
<th>PREMIUM (MONTHLY)</th>
<th>ANNUAL DEDUCTIBLE</th>
<th>ANNUAL OUT-OF-POCKET MAX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$82</td>
<td>$2,800</td>
<td>$6,000</td>
</tr>
<tr>
<td>Single + Spouse</td>
<td>$445</td>
<td>$5,600</td>
<td>$12,000</td>
</tr>
<tr>
<td>Single + Child(ren)</td>
<td>$323</td>
<td>$5,600</td>
<td>$12,000</td>
</tr>
<tr>
<td>Family</td>
<td>$495</td>
<td>$5,600</td>
<td>$12,000</td>
</tr>
</tbody>
</table>
HEALTH INSURANCE

Prescription Drug Coverage
Under the HDHP, prescription drugs are covered at 80% coinsurance after the deductible is met. Drugs on the ACA preventive list will continue to be covered at 100% (and not subject to the deductible).

ADDITIONAL PROGRAMS PROVIDED TO BCBS MEMBERS

Step Therapy
A step therapy program is a “step” approach to providing the medications your physician prescribes for you. This means that you may first need to try more clinically appropriate or cost-effective medication before certain high-cost medications are approved by your health plan. Additional information regarding the step therapy program can be found on Firmworks.

Tobacco Cessation
Our plan also includes a tobacco cessation program. Benefits include certain over-the-counter and prescription nicotine replacement therapies. More detailed information on what is covered can be found on Firmworks in the BCBS Health SPD.

Omada Health
Omada Health is a digital lifestyle change program offered through BCBS, that helps people at risk for type 2 diabetes build sustainable habits that improve their health. More detailed information can be found in the BlueCross BlueShield folder, located on the WELLNESS@WORK page of Firmworks.
BENEFITS FOR YOUR PHYSICAL WELLNESS

DENTAL INSURANCE

A good smile goes a long way, and dental care is an important factor in your overall health! We make it easy to keep up on regular checkups by providing a dental plan that fully covers preventative care. Yes, that’s right—your routine checkups and other preventative care needs are 100 percent free.

Delta Dental Premier is the largest dental network with approximately 125,000 participating dentists. The Delta Dental PPO is a smaller network, but may provide greater discounts than the Premier Network. You don’t need to select a network; discounts are based on which network your dentist is part of. We’ve got the best of both worlds, so you can choose the best option for you.

<table>
<thead>
<tr>
<th>SERVICE &amp; DESCRIPTION</th>
<th>DELTA DENTAL PPO</th>
<th>DELTA DENTAL PREMIER</th>
<th>NON PARTICIPATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services</td>
<td>100%</td>
<td>100%</td>
<td>100% of maximum allowable fee</td>
</tr>
<tr>
<td>Basic Services</td>
<td>80%</td>
<td>80%</td>
<td>80% of maximum allowable fee</td>
</tr>
<tr>
<td>Endodontics</td>
<td>80%</td>
<td>80%</td>
<td>80% of maximum allowable fee</td>
</tr>
<tr>
<td>Periodontics</td>
<td>80%</td>
<td>80%</td>
<td>80% of maximum allowable fee</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td>80%</td>
<td>80%</td>
<td>80% of maximum allowable fee</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>50%</td>
<td>50%</td>
<td>50% of maximum allowable fee</td>
</tr>
<tr>
<td>Prosthetic Repairs and Adjustments</td>
<td>50%</td>
<td>50%</td>
<td>50% of maximum allowable fee</td>
</tr>
<tr>
<td>Prosthetics</td>
<td>50%</td>
<td>50%</td>
<td>50% of maximum allowable fee</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>50%</td>
<td>50%</td>
<td>50% of maximum allowable fee</td>
</tr>
<tr>
<td>Deductible</td>
<td></td>
<td>$50 / $150</td>
<td></td>
</tr>
<tr>
<td>Calendar Year Plan Max</td>
<td></td>
<td>$1,250</td>
<td></td>
</tr>
<tr>
<td>Lifetime Ortho Max</td>
<td></td>
<td>$1,250</td>
<td></td>
</tr>
<tr>
<td>Eligible Dependents</td>
<td></td>
<td>Spouse and dependent children up to age 26.</td>
<td></td>
</tr>
</tbody>
</table>

2022 DENTAL MONTHLY PREMIUMS

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Single + Spouse</td>
<td>$43</td>
<td></td>
</tr>
<tr>
<td>Single + Child(ren)</td>
<td>$43</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$84</td>
<td></td>
</tr>
</tbody>
</table>
VISION INSURANCE

Eide Bailly offers a vision plan through VSP to help keep your eyes healthy and your vision sharp. At your appointment, tell them you have VSP. There’s no ID card necessary. That’s it! We’ll handle the rest—there are no claim forms to complete when you see a VSP provider. Coverage with VSP doctors and affiliate providers can be found below.

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>DESCRIPTION</th>
<th>COPAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Glasses</td>
<td></td>
<td>$20</td>
</tr>
<tr>
<td>Frame</td>
<td>• $165 allowance for a wide selection of frames</td>
<td>Included in Prescription Glasses</td>
</tr>
<tr>
<td></td>
<td>• $170 allowance for featured frame brands</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• 20% off amount over your allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• $80 Costco allowance</td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>• Single vision, lined bifocal, and lined trifocal lenses</td>
<td>Included in Prescription Glasses</td>
</tr>
<tr>
<td></td>
<td>• Polycarbonate lenses for dependent children</td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>• $165 allowance for contacts; copay does not apply</td>
<td>Up to $60</td>
</tr>
<tr>
<td></td>
<td>• Contact lens exam (fitting and evaluation)</td>
<td></td>
</tr>
<tr>
<td>Diabetic Eyecare Plus Program</td>
<td>• Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</td>
<td>$20</td>
</tr>
<tr>
<td>Retinal Screening</td>
<td>• Takes a picture of the back of your eyes and helps your VSP doctor find possible signs of eye disease</td>
<td>$39</td>
</tr>
</tbody>
</table>

**2022 VISION MONTHLY PREMIUMS**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$10.28</td>
</tr>
<tr>
<td>Single + Spouse</td>
<td>$20.60</td>
</tr>
<tr>
<td>Single + Child(ren)</td>
<td>$22.02</td>
</tr>
<tr>
<td>Family</td>
<td>$35.22</td>
</tr>
</tbody>
</table>
SAVVY BENEFITS

It’s the 21st century—you shouldn’t have to trek all the way into the doctor’s office just to confirm a cold or a case of pink eye. Savvy Benefits provides you access to telemedicine through Teladoc, which is a national network of U.S. board-certified doctors available on-demand 24/7. These doctors can diagnose, treat, and prescribe medication if necessary for many of your medical issues, all while you relax and get well in the comfort of your own home. Additional services offered through Savvy Benefits include Doctors Online, Pharmacy Discount, and Health Advocate. Your spouse and dependents can use these services for free as well, regardless of whether or not you or your family members are covered on the Eide Bailly health plan! A registration packet will be sent to your home address upon hire.
HEALTH SAVINGS ACCOUNT (HSA)

A Health Saving Account (HSA) allows you to set aside pre-tax dollars to pay medical expenses that are not paid by insurance or reimbursed by another source. You are only eligible to enroll in the HSA if you are also enrolled in the High Deductible Health Plan. Health Savings Accounts have a triple tax benefit—funds go into the account tax-free, funds grow tax-free and remain completely tax-free when used for eligible medical expenses.

Dependent upon your enrollment in the High Deductible Health Plan, the firm will make the following contribution annually to your HSA based on your enrollment tier:

<table>
<thead>
<tr>
<th>2022 HSA ENROLLMENT</th>
<th>FIRM CONTRIBUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$500</td>
</tr>
<tr>
<td>Single + Spouse</td>
<td>$750</td>
</tr>
<tr>
<td>Single + Child(ren)</td>
<td>$750</td>
</tr>
<tr>
<td>Family</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

The IRS sets the annual HSA contribution limits. The limit also includes any amount contributed by your employer.

<table>
<thead>
<tr>
<th>IRS CONTRIBUTION LIMITS</th>
<th>SINGLE COVERAGE</th>
<th>FAMILY COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution Limit (2021)</td>
<td>$3,650</td>
<td>$7,300</td>
</tr>
<tr>
<td>Additional Catch-up Contribution (for those 55 and older)</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Rollover</td>
<td>Yes, 100%</td>
<td>Yes, 100%</td>
</tr>
</tbody>
</table>

Here are some other unique aspects of HSAs:

- You own the funds contributed to your HSA until they are spent, even if you change health plans. The funds can continue be used for eligible medical expenses, even if you become ineligible to the HSA contribute in the future.
- HSAs carry over from year to year and are portable if employment changes.
- You can still contribute to a Limited Purpose FSA for dental and vision expenses.
- While each account is opened as an FDIC-insured, interest-bearing account through your HSA custodian, you will also have access to investment solutions.

Reminders:
To be eligible for an HSA, you cannot be covered by any non-qualified health plan as it constitutes ineligible coverage. Examples of ineligible coverage include:

- Enrollment in a General Medical Flexible Spending Account (FSA) or Health Reimbursement Account (HRA).
- Coverage under a spouse’s Medical FSA or HRA.
- Coverage under a spouse’s health plan that is not an HSA-compatible health plan.
401(k) Retirement and Profit Sharing Plans

It’s never too early or too late to start a retirement fund, so we encourage 401(k) contributions by having an automatic enrollment provision. On your first paycheck, a 3% deferral will automatically be contributed to your 401(k) account. If you do not want the 3% contribution or wish to contribute a different percentage, you will need to go through the online enrollment process at www.alerusretirementsolutions.com and elect zero or your desired percentage at least two weeks prior to your first paycheck. You will also have the option to elect pre-tax contributions as well as Roth contributions. An enrollment packet will be sent to your home address upon hire.

The firm also has a profit sharing contribution, which occurs yearly in January. To be eligible for the plan, you must have attained the age of 21, complete 12 months of employment (during which you work at least 1,000 hours), and must be employed by the firm on Dec. 31. If you meet the eligibility requirements, the firm will contribute a discretionary non-elective percentage of your annual compensation into the profit sharing plan on January 15 of the following year. Each year the requirements are reassessed to be sure you are still eligible for the contribution. There is a five-year vesting schedule for the profit sharing contributions.
FLEXIBLE SPENDING ACCOUNTS

Setting aside funds through a flexible spending account is a great way to support your financial wellness. These accounts allow you to save money by using pre-tax dollars to pay for certain medical, dependent care, and transportation expenses.

- **A Medical Spending Account** allows you to set aside pre-tax dollars to pay medical expenses that are not paid by insurance or reimbursed by another source. The annual maximum you can contribute to this account is $2,750.
  - You may carry over up to $550 to the next plan year. If you make Flex Medical elections for the current year, and are unable to use the funds by December 31, up to $550 will be carried over into the following plan year. This does not affect how much you can elect for the upcoming plan year. For example, you could elect $2,750 for the upcoming plan year and have up to $550 carry over from the previous year, bringing your total Flex Medical balance to $3,300.
  - If you happen to be on a High Deductible Health Plan (HDHP) and carry an HSA, you will only be eligible for a Limited Purpose flex plan, which is only eligible for dental or vision.

- **A Dependent Care Spending Account** allows you to set aside pre-tax dollars to pay for day care expenses for children under the age of 13, or for adult day care for a disabled spouse or other disabled dependent. The annual maximum you can contribute to this account is $5,000.

- **A Transportation Account** allows you to set aside pre-tax dollars to pay for other qualified parking and transit expenses. The monthly maximum you can contribute is $270 for parking and/or transit, and any excess balances will roll over month to month. Any excess balance at the end of the plan year will also roll over to the next year.

- All staff that enroll will receive a Flexible Spending Account debit card. This allows some of your expenses to be paid without using a claim form.

- The plan year runs from January 1 through December 31. Participants have until April 30 of the following year to file claims for expenses incurred during the plan year.

- Please note: For the Health Care, Dependent Care, and Limited Purpose Flexible Spending Accounts, expenses must be incurred by December 31st (or the last day you were eligible for plan) and submitted or postmarked by April 30th. If you terminate employment or lose eligibility for the plan, you must submit claims within 60 days of the termination or event date. Parking and vanpool claims must be submitted or postmarked within 180 days after the expense was incurred or paid.

LIFESTYLE SPENDING ACCOUNT

The Lifestyle Spending Account (LSA) is set up to allow staff to choose what they want and need most for their lifestyle and work life balance while working for Eide Bailly. The Firm offers reimbursement for eligible items approved in our LSA categories that include cell phone, home office equipment, student loans, wellness, home services, back up care services, travel enhancements, and promotional items.

STUDENT LOAN REFINANCING

While knowledge is power, student loans can be a hassle. So we’ve partnered with SoFi, a student loan refinancing company, to help ease the burden. SoFi is a great tool for consolidating and refinancing loans, and offers rates that are customized to your specific situation. As an added perk, you will receive a $300 welcome bonus when using Eide Bailly’s link.
LIFE INSURANCE
No one likes to think about death, but when it comes to life insurance, it’s nice to know that your loved ones will be taken care of financially. The firm provides group life insurance and accidental death and dismemberment insurance for you and your family. Your life coverage is one and one-half times your annual compensation, to a maximum of $150,000. The firm provides a $2,000 policy on spouses and a $1,000 policy for eligible dependents. AD&D provides benefits due to certain injuries or death from an accident. For additional information on these plans, refer to the Summary Plan Description on Firmworks.

SHORT AND LONG-TERM DISABILITY PLANS
If the unexpected happens and you have to be away from work, Eide Bailly provides coverage to help you through this time. We offer a short-term disability benefit that provides income replacement in the event of your own serious health condition. Coverage is available after a seven-consecutive calendar day elimination period with a payment of 66 2/3 percent of your base wages.

We also offer long-term disability coverage, up to a maximum of $8,000 per month.

FINANCIAL AND LEGAL COUNSELING
Financial and legal issues can impact anyone. That’s why we offer related counseling through our employee assistance program (EAP). If you’re looking to improve your financial wellness or get support on a legal issue, Beacon Wellbeing can help.

BUSINESS TRAVEL INSURANCE
We recognize that our employees are traveling many places to meet our great clients so as an added layer of protection, the firm offers our employees a $50,000 life and disabling accident insurance policy for business travel paid for entirely by the firm.
BENEFITS FOR YOUR FINANCIAL WELLNESS

**VOLUNTARY BENEFITS**

**Supplemental Life Insurance**
While you are already offered life insurance coverage through the firm, you also have the option to purchase supplemental life insurance coverage for you and your family. You can purchase an amount equal to the lesser of 5 times your salary or $500,000. Although you are able to enroll or make changes during our open enrollment periods each year, during your first 30 days is the only time you can enroll for coverage up to a guaranteed issue of $200,000 with no medical information required. Coverage elected over this amount will require evidence of insurability.

If you elect coverage for yourself, you may then also choose to purchase coverage for your spouse to a maximum of $250,000. During your initial enrollment period, you can elect spouse coverage up to a guaranteed issue of $30,000 with no medical information required. Coverage cannot exceed 50 percent of the amount you elect for yourself. Coverage is also available for purchase for your children in the amount of $10,000 per child.

**Critical Illness Insurance**
If you fall seriously ill, major medical insurance may pick up most of the tab but can still leave out-of-pocket expenses that add up quickly. To offset this concern, the firm offers the option to purchase critical illness insurance coverage for you and your family. Critical illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose—from expenses related to treatment to deductibles or day-to-day costs of living, such as the mortgage or your utility bills.

**Accident Insurance**
Accidents happen, and because of this the firm offers the option to purchase accident insurance coverage for you and your family. With accident insurance, you’ll receive payment(s) associated with a covered injury and related services. You can use the payment to cover whatever makes the most sense for you, from your bills to your pills and everything in between.

**Legal Insurance**
We all hope we don’t need legal coverage, but at some point, almost everyone may need it. At a low cost, Eide Bailly offers the option to purchase legal insurance to protect you if this happens. If you elect this benefit, you will have access to a nationwide network of more than 15,000 attorneys that can assist with a wide variety of legal issues. Through this easy-to-use service, you can utilize an unlimited number of phone or office consultations at no extra charge for all covered services. Whether you need a will written, need assistance closing on your house, or are dealing with a traffic violation, attorneys are available 24/7. For an added bonus, both your spouse and dependents are also covered for a single premium you pay under this plan.

**Pet Insurance**
We know you love your pets, and we do too! In order to ensure that our staff’s faithful companions are being taken care of, we offer the option to purchase pet insurance for dogs and cats of all breeds and ages. Our plan offers 90% reimbursement on vet bills, and better yet, you can stay with your current vet when signing up! You can also add preventative care coverage, which covers wellness exams, preventative dental cleaning, vaccines and much more. To obtain a quote and enroll, contact Nationwide online at www.petinsurance.com/eidebailly, or call 877-738-7874.
**Long-term Care**
Risk Management is a critical part of an individual's financial plan. Unexpected events, such as premature death and disability, can seriously jeopardize a long-term accumulation plan or create a situation of unplanned cashflow stress. Long-Term Care is another event that can impact a person's financial plan. Eide Bailly Financial Services has designed a Long-Term Care insurance program that is structured exclusively for all Eide Bailly employees and their spouses.

Employees have the following Long-Term Care coverage options of $225,000 ($75,000 life insurance), $300,000 ($100,000 life insurance), or $450,000 ($150,000 life insurance), for employees, and $225,000 ($75,000 life insurance). This solution is available with minimal to no underwriting, and the coverage is portable.

Eide Bailly employees, and their spouses, will be able to purchase this Long-Term Care solution once they become benefit eligible.

This benefit is offered through Eide Bailly Financial Services. Please contact Lori Tande-Wentz (ltandewentz@eidebailly.com) for more information.
PAID TIME-OFF (PTO) AND HOLIDAYS

A proper work-life balance is essential to happy, healthy staff. We think having time for yourself out of the office is important for your wellbeing, so our staff accrue PTO hours on a monthly basis. Staff members start with four weeks of paid time off per year (that’s a whole month!). This accrual increases over time to reflect your position within the firm and length of service. Managers accrue at five and a half weeks of paid time off per year.

In addition to PTO, we recognize the following paid holidays: New Year’s Day; Memorial Day; Independence Day; the day after Independence Day; Labor Day; Thanksgiving, the day after Thanksgiving; Christmas Eve (or other religious holiday); and Christmas Day (or other religious holiday).

WORK FLEX AND TELECOMMUTING

We know that life gets busy and things come up, so we think it’s important to be flexible. Eligible employees have the option to use a work flex schedule (aka getting in their hours outside of the normal 8-5 window) or telecommute (work from home or elsewhere) if needed to balance outside commitments. Alternate work arrangements must be discussed and approved by department heads.

MATERNITY/PATERNITY LEAVE AND MILK STORK

Family comes first at Eide Bailly. While we offer a supportive, family-like atmosphere at work, we also realize you’re sometimes needed at home for a while, especially during those important transitions that come with a new child. To help maintain a healthy balance, we offer new moms eight weeks of paid maternity leave and new dads two weeks of paid paternity leave following the birth or adoption of a child.

We also offer Milk Stork, a delivery service, providing, refrigerated, express shipping and/or easy toting of breastmilk home to your baby. This service is free to all breastfeeding Eide Bailly employees when traveling for work.
ADOPTION ASSISTANCE

We understand that adoption can be a long and expensive process, and we want to help ease that burden so you can focus on your family. We will reimburse eligible employees up to $2,000 for specific adoption-related expenses.

VOLUNTEER TIME

We think it’s important to give back to our communities. That’s why the firm provides eight hours of paid volunteer time annually so staff can give back to the organization of their choice—when they want and how they want. Our offices also coordinate group volunteering events to encourage team building and so we can be good corporate citizens and serve our surrounding communities together.

MATCHING DONATIONS

In addition to volunteer time, we want to help you give back financially to the organizations you’re passionate about as well. The firm will match up to $200 annually to each staff member’s 501(c)(3) organization of choice.

MENTAL HEALTH AND RELATIONSHIP COUNSELING

Stress comes in many forms and is felt differently by each of us. To support you through day-to-day problems or help you cope with major life crises, the firm offers confidential and professional counseling services through our employee assistance program (EAP) with Beacon Wellbeing.

CALM (MENTAL FITNESS APP)

Just like we need physical exercise and movement to build strength, agility and resilience, we can also strengthen our minds, mental performance and well-being. Eide Bailly provides our employees a free membership to Calm which has content for some of the world’s most important mental health issues (anxiety, insomnia, and stress to name a few). The program is free and can be accessed online or through the Calm app with your Eide Bailly email address.
BENEFITS FOR YOUR CAREER WELLNESS

PROFESSIONAL CERTIFICATIONS REIMBURSEMENT

As a professional service firm, we want to help you pursue licensure or designation in your field. Eide Bailly provides up to $1,500 to help you with course work, study materials and exam fees.

If you’re studying for the CPA exam, we offer a direct-bill with Becker, so if that is your chosen study method for the CPA exam, there is no out-of-pocket expense for you.

Eide Bailly Financial Services staff members are eligible for a one-time allowance of up to $4,000 for the enrollment and completion of the CFP.

CPA CERTIFICATION BONUS

In addition to the expense reimbursement, qualified staff members will be eligible for a bonus once the CPA exam has been successfully completed. To encourage staff members to pass the CPA exam early on in their career, the following incentive structure is in place:

- $2,500 bonus if CPA exam is passed within 12 months of hire.
- $1,500 bonus if CPA exam is passed within 24 months of hire.
- $1,000 bonus if CPA exam is passed within 36 months of hire.
- $500 bonus if CPA exam is passed after 36 months of hire.

CONTINUING PROFESSIONAL EDUCATION

Eide Bailly encourages our staff to stay sharp, and offers an array of internal opportunities for continuing education. We also support our staff in external opportunities, so if there’s a conference or learning event you’d like to attend, chances are we can help you make it happen!

TUITION REIMBURSEMENT

Have a desire to continue your education in the classroom? If you decide to go back to school in an area related to your work, you will be eligible for tuition reimbursement of up to $2,500 per fiscal year.

CAREER CONVERSATIONS AND CAREER GROWTH OPPORTUNITIES

It’s essential for growth that you have someone you can go to with questions or concerns as you develop professionally. Each staff member is assigned a career advisor in the same department, and at least twice a year, the staff member and their career advisor will meet to have a career conversation and discuss goals, projects, and opportunities. Staff can send and receive feedback on performance at any time throughout the year, and will grow as a professional through the guidance of a senior staff member. You will also have the opportunity to take part in a variety of committees and programs within the firm, such as First Focus (retention and advancement of women in the workplace), EB Xchange (to explore a specialty service), and a variety of committees that promote our great culture.
RECOGNITION PROGRAM

Great work is everywhere at Eide Bailly, and we have a host of tools to celebrate and reward it! Each year, we recognize top performers across the firm who consistently go beyond what’s expected of them in their position and uphold our culture with Eide Bailly’s Rising Star Award. We also celebrate staff with an award for milestone anniversaries.

EMPLOYEE REFERRAL PROGRAM

We think when you hire talented and motivated staff, those people are likely to know other talented and motivated people. That’s why the firm offers finder’s fees to any staff member that refers an individual who is hired for any open position. The finder’s fees are as follows:

- $200 – Administrative and Associate-level hires.
- $1,000 – Senior Associate level hires for Assurance, Tax and Consulting.
- $2,000 – Manager / Senior Manager level hires for Assurance, Tax and Consulting.
**Need more information on our benefit plans?**

Blue Cross Blue Shield Member Services | www.bcbsnd.com | 800.342.4718  
Delta Dental | www.deltadentalmn.org | 800.553.9536  
VSP Vision | www.vsp.com | 800.877.7195  
Critical Illness Insurance | www.thehartford.com/benefits/myclaim | 866.547.4205  
Accident Insurance | www.thehartford.com/benefits/myclaim | 866.547.4205  
Savvy Benefits | www.mymemberportal.com | 800.800.7616  
Teladoc | www.teladoc.com | 855.847.3627  
Legal | Info.legalplans.com | Password: LEGAL | 800.821.6400  
Alerus (401(k) Plan) | www.alerusrb.com | 800.433.1685  
Pet | www.petinsurance.com/eidebailly | 877.738.7874  
BRI (Flex and HSA plans) | www.benefitresource.com | 800.473.9595  
EAP through Beacon Wellbeing | https://eidebailly.mybeaconwellbeing.com | 800.396.6652  
SoFi | www.sofi.com/eidebailly | 855.456.7634  
Milk Stork | To place an order, visit: www.milkstork.com/eidebailly.com | 888.207.6909  
Calm App | support.calm.com/hc/en-us?solvvyProvidedByEmployer
Still have questions regarding your benefit options?

**Step 1:** Go to WELLNESS@WORK page on Firmworks (found on the left side of the home page). Look through the Benefits Resources section for information.

**Step 2:** Consider if you need to contact your provider.

**Step 3:** Email benefits@eidebailly.com with any further questions.