

INNOVATIVE BENEFITS

Forward-thinking companies are not competing for talent on wages alone. They recognize that creating a comprehensive compensation and benefit structure drives a culture of loyalty, which in turn reduces long-term turnover rates and fosters more productive employees.

Noted below are current examples of offerings that begin to foster this holistic approach to employee retention. As this chart illustrates, each innovative benefit can support employees in one of four ways: by saving them time, promoting general wellness, offering financial support and providing tax savings.* ArmadaCare's solutions are the only ones designed to support employees in all four ways.

BENEFIT	Save Time	Promote Well-Being	Support Financially	Provide Tax Savings*
Weekly yoga, bootcamp, meditation, massage		CF)		••••••
On-site gym & discounts		Œ		
On-site dry cleaning services				
Company-provided meals & snacks				
On-site childcare				
On-site concierge		Œ		
Voluntary benefits (critical illness, hospital indemnity, cand	er)	Œ	9	
Student loan repayment & financing			3	
401(K), 529			(S)	<u></u>
Tuition reimbursement			S	
FSA management (health, dependent care, commuter option	ons)		S	<u></u>
Employer-paid legal			S	
Identity theft protection			S	
Pet insurance			S	
Elder care / long-term care		Œ	S	
Service anniversary rewards			S	
Employee assistance programs		CP.		
ArmadaCare Products	4	C.		<u></u>

^{*}This is not local, state or federal tax advice as each person and company is unique.

It is recommended that you seek the independent counsel of a professional tax adviser.