

Benefits at Clearwire

Competitive benefits are a key part of what makes Clearwire a special place to work. We've got traditional medical and retirement plans, along with domestic partner benefits, time off, and number of programs to help you save on some of life's necessities. Here's an overview of the benefits Clearwire has to offer.

Medical — Premera Blue Cross

Choose between two major medical plans offered through Premera Blue Cross. Both medical coverage options include prescription drug benefits, vision coverage and a comprehensive range of services.

Preferred Provider Plan (PPO)

- The PPO Plan enables you to self refer to any physician/specialist in the network. Office visits and preventive care are covered at 100% after a \$20 co-pay. Hospital services are covered at 90% after the deductible. Emergency room visits are covered at 90% after a \$100 co-pay (co-pay waived if admitted). Out of Network providers are covered at 70%.
- This plan comes with a \$300 per person deductible; \$600 per family when visiting in-network providers and \$500 per person; \$750 per family when visiting out-of-network providers
- Cost per pay period (Partner only: \$25; Partner plus child: \$55; Partner plus spouse: \$65; Family: \$95)

Consumer Driven Plan with Health Reimbursement Account (HRA)

- The Consumer Driven Plan comes with a partially funded HRA to help off-set the higher deductible. The first 50% (\$500/individual or \$1,000/family) towards the deductible will be funded by Clearwire.
- Office visits and hospital services are covered at 80% in network and at 60% out of network. Preventive care is covered at 100%. Emergency room visits are covered at 80% after deductible with a \$100 co-pay.
- Deductible is \$1,000 per person; \$2,000 per family when visiting in-network providers and \$3,000 per person; \$6,000 per family when visiting out-of-network providers.
- Cost per pay period (Partner only: \$10; Partner plus child: \$25; Partner plus spouse: \$30; Family: \$45)

Prescription – Prescription drugs are covered at \$10 co-pay for generic, \$30 co-pay for brand name and \$50 co-pay for non-brand name. Mail order is available with 3 months supply for 2 times the co-pay.

Vision - One vision exam every year covered at 100%. Vision hardware is covered up to \$150 per calendar year.

Dental — Delta Dental/Washington Dental Service (WDS)

Coverage is provided for visits to any dentist, but you'll get the best value by visiting an in-network provider.

- No deductible for "Preferred" (in network) dentists; \$50 deductible per year (\$150 for family) for "Participating" and "Any licensed dentist;" \$1,500 maximum benefit per individual each calendar year.
- Preventive care is covered at 100%. Basic Treatment is covered at 80% and Major Treatment is covered at 50%. Orthodontia is also covered at 50% to a maximum of \$1,500 for adults and dependent children.
- Cost per pay period (Partner only: \$3, Partner plus child: \$9, Partner plus spouse: \$6, Family: \$12)

Flexible Spending Account (FSA) — Flex-Plan Services

- The **Health Care FSA** allows you to set aside up to \$4,000 on a pre-tax basis to pay for un-reimbursed health care costs (co-pays, deductibles, non-covered medical, dental and vision expenses).
- The **Dependent Care FSA** allows you to set aside up to \$5,000 on a pre-tax basis to pay for costs of Dependent Care such as daycare, nanny, and before and after school care for school age children.
- Clearwire's FSA is administered by Flex-Plan Plan Services who offers a convenient debit card, which may be used to easily access your Health Care FSA dollars at the time of purchase.

Life/AD&D and Disability — Hartford Life

- Clearwire provides basic Life and AD&D insurance of two times your annual earnings, up to \$850,000. You may elect additional supplemental life insurance for yourself and your dependents.
- Short Term Disability replaces 60% of income if you are unable to work because of illness or injury. Partners can increase this benefit to 75% for just \$1 per pay check.
- Long Term Disability benefits begin after 90 days of disability and pays 60% of monthly income through age 65 or beyond, depending on your age at the time of the disability.

Employee Assistance Plan — Hartford Ability Assist

The Employee Assistance Program provides you and your family members with 24 hour access to confidential assistance for a wide range of personal and work related issues. Services include up to five face-to-face counseling visits per family per year.

401(k) Plan — Fidelity

The 401(k) allows you to contribute earnings, on a pre-tax basis, into a savings account.

- You may enroll with Fidelity after your first pay check and are eligible to start making contributions beginning with the first of the month following your date of hire.
- Clearwire will match fifty cents (\$0.50) of each dollar you contribute up to 6%. This means we will match up to 3% of your annual deferral. A 6% deferral will maximize the company match.
- The company match will vest over 3 years, at a rate of 33% per year.

Paid Time-Off Programs

Time off for vacation and sick are accrued in each pay period. Time-off is prorated for part-time partners.

Years of Service	Full-time partners				
	0 to 1	1 to 2	3	4 to 6	7+
Days of Vacation	10	12	15	20	25
Days of Sick	5	5	5	5	5

Holidays

Clearwire observes six holidays:

- New Year's Day
- Independence Day
- Thanksgiving Day
- Memorial Day
- Labor Day
- Christmas Day

In addition, we provide four floating holidays for full-time partners and two floating holidays for part-time partners. Floating Holidays are pro-rated based on your date of hire.

Voluntary Benefits

- 529 College Savings Plan allows you to set aside money to grow tax-free for future education costs
- Discounted cell phone equipment and services through Sprint, Verizon, T-Mobile, and AT&T
- Discounted Legal service rates through Hyatt Legal at MetLife
- Discounted Auto and Home Insurance through MetLife
- Pet Insurance through VPI
- Partners located in Clearwire service areas are eligible for free service and equipment discounts
- Retail discounts through the Clearwire Marketplace