

### *Medical/Vision—Premera Blue Cross/Blue Card National Network*

- Preferred Provider (PPO) Plan - Heritage Plus. For highest levels of coverage, partners can self refer to any physicians/specialists in the network. Out of Network providers will be covered at 70%.
- 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 (copay waived if admitted). Lab and x-ray coverage (including mammograms) is covered at 100% with the deductible waived for in-network providers.
- Deductible is \$300 per person; \$600 per family when visiting in-network providers and \$500 per person; \$750 per family when visiting out-of-network providers.
- 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.
- One vision exam every year at 100%. Vision hardware is covered up to \$150 per calendar year.

### *Dental—Delta Dental/Washington Dental Services (WDS)*

- Coverage is provided for visits to any dentist. Providers in the network will never charge in excess of the amounts shown in the bulleted items below. Other providers are covered at the same percentage levels, but balances could apply if charges are above the 90<sup>th</sup> percentile of what is considered usual and customary (UCR).
- \$0 deductible for "Preferred" 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 coverage at 100% in network. Deductible is waived for preventive and orthodontic services. 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.

### *Flexible Spending Account—Planned Benefit Systems*

- The Health Care Spending Account 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 Spending Account 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. Please note the maximum amount you may set aside per paycheck is \$192.30.
- PBS offers a convenient debit card, which may be used to easily access your Health Care Spending Account dollars at the time of purchase.

### *Life/AD&D and Disability—Hartford Life*

- Life and AD&D benefit of 2 times your annual earnings (averaged over 12 months), to a maximum of \$850,000 with a Guarantee Issue level of \$600,000. You may elect additional supplemental life insurance for yourself and your dependents.
- Short Term Disability benefit that replaces 60% of income up to \$3,000 per week in benefit on 8<sup>th</sup> day of illness or 1<sup>st</sup> day of accident related disability. Benefits are payable for 13 weeks.
- Long Term Disability benefits pay after 90 days of disability, to coincide with the end of the STD benefit payments. The LTD plan pays 60% to a maximum of \$20,000 of monthly benefit through age 65 or beyond, depending on your age at the time of the disability.

***Employee Assistance Plan—Hartford Ability Assist***

- Provides you and your family members with confidential assistance for a wide range of personal and work related issues. Services include up to 5 face-to-face counseling visits per family per year.
- Toll free number (800) 964-3577 that provides unrestricted access to Hartford’s EAP services 24 hours a day/365 days a year. Our plan number is 341266.

***Benefit Advocacy—ClearPoint***

- Clearwire has a designated Benefit Advocate, John Portillo, who is available Monday through Friday from 8:00am to 5:00pm PST to provide assistance, on a confidential basis, with benefits and claims related issues. John, or any member of his team, can be reached at 1-800-410-6571. John’s extension is x123, or e-mail [jportillo@clearpoint.com](mailto:jportillo@clearpoint.com).

***401(k) Plan—Fidelity***

- You can start making contributions beginning with the first of the month following your date of hire.
- The 401(k) allows you to contribute earnings, on a pre-tax basis, into a savings account. You direct the investments of your account.
- 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.
- If you are considering increasing your current deferral, a 6% deferral will maximize the company match. You may choose to continue to defer more than 6% to a maximum deferral of 60%. The company match will vest over 3 years, at a rate of 33% per year. Vesting is based on your Clearwire date of hire.
- Fund choices are available at [www.401k.com](http://www.401k.com).
- If you have any questions about the plan, please feel free to contact Fidelity Customer Service Support at (800) 835-5097.

***Paid Time-Off Programs***

- Time off for vacation and sick are accrued in each pay period.
- Maximum Vacation accrual that you may have at any time is 24 days.
- Time-off is prorated for part-time partners.

	Full-time employees				
Years of Service	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

***Company Holidays***

- Clearwire observes six (6) holidays:
 

New Year’s Day	Memorial Day	Independence Day
Labor Day	Thanksgiving Day	Christmas Day
- In addition, the Company provides four (4) floating holidays for full-time employees and two (2) floating holiday for part-time employees so that team members may celebrate additional days that are important for personal or family reasons. Floating Holidays are pro-rated based on your date of hire.

***Voluntary Benefits***

- Clearwire offers access to additional partner-paid benefits.
- Voluntary Life and/or AD&D for Partner, Spouse and/or Child(ren).
- 529 College Savings Plan. The 529 plan allows you to set aside money to grow tax-free for future education costs.