

A Glance At Our Benefits

**Edwards · Virginia**
Business Systems



Edwards and Virginia Business Systems

value you as part of our family and are happy to present this overview.

Our Comprehensive Benefits Package

will show you the benefits we offer that can be customized to meet your needs.

Our Mission is to do the best for our clients and to completely satisfy them by providing quality business systems and superior services.

To accomplish this, we dedicate ourselves to:

- Training our people and providing them with the resources they need to advance their skills and knowledge.
- Maintaining an environment that values and encourages personal and professional growth.
- Upholding the highest ethical standards in all of our corporate relationships, with our clients and with each other.
- Earning a financial return that ensures future growth and long-term stability. And to be contributing members of the communities we serve.

This is our mission.

This is our commitment

Core Values

We are Committed

We are Client Focused

We are Respectful

We are Passionate

We Do the Right Thing

Can't wait for those days off!

When you are hired, this is one of the first questions you may have!

We celebrate Six Official Holidays:

New Year's Day	Labor Day,
Memorial Day	Thanksgiving Day
July 4th	Christmas Day

And you get Personal Days: New hires will be eligible for personal days after 30 days of service, and you can accrue up to 5 personal days a year. Unused personal days can also be banked against any disability.

Your actual Vacation Days: After your introductory period, you can earn up to 5 vacation days in your first year of employment, pro-rated upon your date of hire. Vacation days are accrued based on a calendar year. And beginning with your second year with us, you will accrue 5 additional vacation days. And your vacation days continue to grow after five years of employment.



Keeping you Healthy!

Health and Wellness is important to you and your family!



Medical Insurance:

Employees are eligible for medical insurance through **Capital Blue Cross**, a PPO (Preferred Provider Organization) Program. Eligibility begins the first of the month after your 30-day introductory period.

We offer a second PPO High Deductible account through **Capital Blue Cross**, in which you can participate in a Health Savings Account. You can choose different costs, coverage and deductibles. Plus, the Company will contribute to your participation, increasing your benefit! It's up to you!

Prescriptions: Your healthcare coverage includes prescriptions available at both retail pharmacies and mail order service. Each has their own pricing component and co-pays.

We try to make your healthcare choices easy for you!



And your Eyes and Teeth, too!

Your vision and your dental health are also key to your health!



Vision Plan:

This benefit is a company paid benefit for you. However, if you select, you can add your dependents at an additional cost. Our plan is through Capital Blue Cross.

Dental Plan: We offer dental benefits through Capital Blue Cross at a shared premium cost to you. And, once again, you may add your dependents at an additional cost.

Additional Savings for your Healthcare!



We offer an excellent opportunity to add to your Healthcare Coverage:

Flexible Spending Accounts (FSA):

Flexible Spending Account (FSA) is a special account authorized by the IRS that helps you pay for certain expenses TAX FREE. You can choose to prepare for expenses not covered by your health insurance plans. The FSA can be used to pay for expenses such as doctors' office co-pays, prescriptions, special eye care and dental expenses. It's Pre-Tax, so it has extra benefit.

Financial Security and Extra Benefits!



We have other benefits that can help with additional protection for you and your loved ones:

Life Insurance: Life and Accidental Death & Dismemberment Insurance up to \$50,000 is provided by the company. And you have the option to purchase additional life insurance coverage on yourself and your dependents through bi-weekly payroll deductions.

Disability Insurance: Short-Term Disability benefits and Long-Term Disability benefits are available. Short Term policies are paid by you but Long-Term policies are 100% employer paid. Short Term policies can also be used to cover Maternity leave.

Dependent Care Reimbursement: If you pay for daycare, you are eligible to sign up for dependent care reimbursement. You can be reimbursed for up to \$5,000 per calendar year! Plus, this can be set up as a bi-weekly payroll deduction.

AFLAC: If you are interested in talking with an AFLAC representative about the supplemental employee paid insurance they offer, please contact Human Resources.

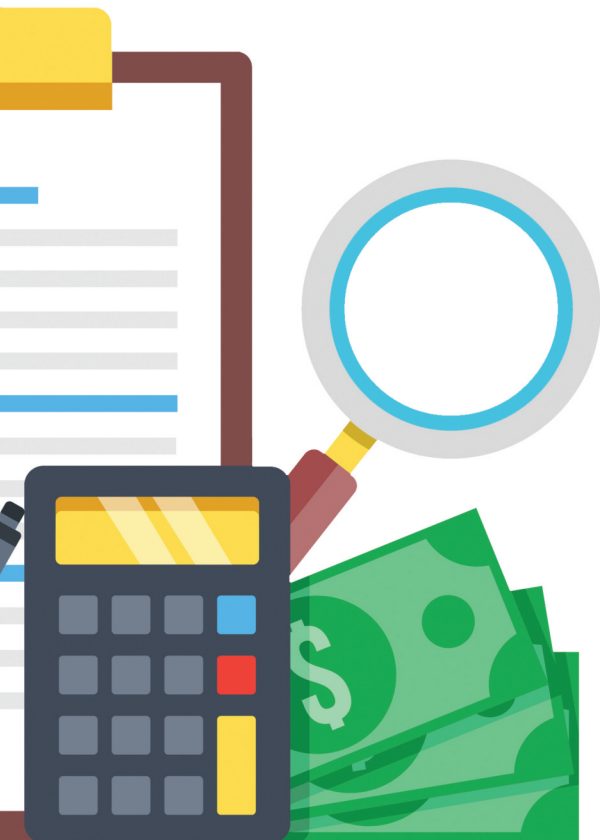
ID Shield & Pre-Paid Legal: If you are interested in talking with a Member Services representative regarding their legal coverage or identity theft programs offered, please contact Human Resources.



And a Major Benefit for YOUR Future!

401 K: Participate and grow your future. After 90 days of employment, you can enroll in our 401K Plan and set your own savings deductions.

We offer a 401k retirement savings plan with a company matching component of 50% of the employee's first 4% contribution. The match is subject to a vesting schedule. Of course, your contributions are all yours!





This is why you should work with us!!

We offer so many other features unique to EBS/VBS. Some of the special benefits are:

Early Dismissal: We get it. There's a holiday coming up and whether you want to beat the traffic to the beach or need to pick up the last groceries before the big feast, don't worry, EBS and VBS plan early dismissals before holidays to help you out.

Holiday Parties: We like to celebrate! And we do it with parties, lunches, dinners and picnics. It's a great way to unwind!

Quarterly Branch Meetings, Social Outings and Events: Join us and you will be part of a big family. But a fun family! (Wink, wink!) Not only do we plan Quarterly Branch Meetings, Golf Outings, Sales Meetings, Laser Tag, Bowling, Escape Room and all the important business gatherings and team building, but we also host concerts, picnics, group volunteer efforts and other special events to spend fun time together. And for many of the social events - bring your family! They're our family too!

Event Tickets: Both EBS and VBS are big contributors and sponsors in their respective communities. Whether it's the world-renowned Musikfest in Bethlehem, PA, or Innsbrook After Hours Concert Series in Richmond, VA, wherever the company is, we want you there too! We support these events, and more, like the Flying Squirrels, Iron Pigs, Fightin's, Hillcats, VCU, UVA, VT and JMU and want to share them with you!

Charitable Giving: Throughout the company, if you want to wear Jeans on a Friday, go ahead! For a small contribution (that the company matches) wear your great jeans! At the end of the year, the contributions are given to important charitable endeavors that our companies support. We support teams with volunteers and contributions to charities such as Relay for Life, Allentown Art Museum, and more. We believe in strong communities and you can be part of that!



Blue365 Additional Discounts: When you're healthy and fit, so are we! Under our Capital Blue Cross plan you have access to Blue365 which offers discounts on fitness gear, gym memberships, healthy eating options, personal care financial health and more.

Educational Reimbursements: We believe in you. And if you are interested in improving your education as it relates to your job, we can help. With approval, educational reimbursements are available through the company for up to \$300 per successfully completed course.

President's Club: And if you are in sales, one of the best benefits is the annual Edwards and Virginia Business Systems President's Club Trip. Work hard, meet your targets and you and a guest will be hosted by the company at a wonderful location!

Past trips have included a Cruise to Alaska, a Mediterranean Cruise, a trip to Rome, a spectacular Resort in Riviera Maya, a trip to Ireland, Portugal, Bermuda, Hawaii and more! Ask anyone who has made the trip, and they never want to miss one!



We Are Here for Your Pets, too!

Virginia Business Systems cares about more than just you -- we know how important your furry, scaly, and feathery friends are to you as well! That is why we offer Fetch Pet Insurance. At VBS, we know how expensive veterinary fees can be. Because of this, we partner with Fetch to make sure that your pet has coverage to help save you money in the long run.

Check out the page below to learn more about what we offer.





fetch
Pet Insurance

EXCLUSIVE
10% off
every month
for life

Unmatched pet insurance, advice & love.

Employee exclusive offer: 10% off every month for life

- ✓ Use any veterinarian in the U.S. or Canada.
- ✓ Rated 'Excellent' by customers on Trustpilot.
- ✓ No enrollment fee, cancel anytime.

Fetch does pet insurance differently.

Your company chose Fetch because we're the most comprehensive pet insurance. We cover what other providers don't — like hereditary conditions, every adult tooth and exam fees. Fetch makes vet bills more affordable, so you can give your pet the care they need to live their longest, healthiest, happiest life. Our top-rated app makes getting paid back easy, and you get access to the Fetch Health Forecast — the world's first predictive AI health tool just for dogs.

Comprehensive

Here's just some of what your policy covers:

- ✓ Emergency vet visits
- ✓ Swallowed objects & toxins
- ✓ Name brand prescription medications
- ✓ Exam fees
- ✓ Diagnostic tests
- ✓ Surgery & rehabilitation
- ✓ Dental coverage
- ✓ Diagnostic & blood tests; MRI & ultrasounds
- ✓ Vomiting, diarrhea
- ✓ **And more!**

Fast

Once your claim is approved, you'll be paid back up to 90% of your unexpected vet bill in as little as 2 days via direct deposit.

Simple

There are two easy ways to get your 10% off every month for life. You can either call 800.212.2698 or click [here](#).

Affordable

Thanks to your employer, you get 10% off every month for life.

Portable

If you leave your company (we get it, life happens!), you don't have to worry about transferring your policy.



**Get your 10% off every
month for life**

Click [here](#), or call **800.212.2698**
to get your personalized quote.



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