



2025 Benefits Overview

HTC is proud to offer a comprehensive benefits package to our employees and their families. This package is designed to provide choice, flexibility, and value.

BENEFIT	DESCRIPTION	COST SHARING
Medical/Rx	<i>Aetna</i> Two plan options: High Deductible Health Plan (HDHP) and PPO Plan Aetna nationwide coverage network	HTC covers 100% of the Employee Only premium on the HDHP plan option
Health Savings Account	<i>Navia Benefit Solutions</i> HSA available to those enrolling in the HTC Aetna HDHP. Pre-tax employee account to pay you back for eligible health care services now or in the future.	HTC contributes annually: \$1,150 Employee Only coverage \$2,300 Employee + Dependent coverage
Dental	<i>Delta Dental of Washington (DDWA)</i>	HTC covers 100% of dental premiums for all coverage tiers
Vision	<i>Vision Service Plan (VSP)</i>	HTC covers 100% of vision premiums for all coverage tiers
Life & Disability	<i>Prudential</i> Long-Term Disability and up to 2x earnings (\$300k max.) Life & AD&D benefit	100% HTC paid
Flexible Spending Accounts & Commuter Benefits*	<i>Navia Benefit Solutions</i> Healthcare & Dependent Care Flexible Spending Accounts, Transit & Parking benefits	Pre-tax employee account HTC makes a discretionary contribution to the commuter accounts
Voluntary Life and AD&D	<i>Unum and The Standard</i> Up to \$500,000 in additional employee voluntary coverage	Employee paid
Voluntary Accident	<i>The Standard</i> Pays a benefit direct to you when you have a medical accident.	Employee paid
Voluntary Legal	<i>MetLife Legal Plans</i> Telephone and office consultations for a variety of legal matters.	Employee paid
Voluntary Identity Theft	<i>Allstate Identity Theft Protection</i> Assistance in case your identity is compromised.	Employee paid
Voluntary Pet Insurance	<i>ASPCA Pet Health Insurance</i> Coverage for the health & wellbeing of your dog and/or cat.	Employee paid
Benefit Advocates (BAC)	<i>Gallagher Benefit Advocates Center</i> Benefits related questions or claims assistance related to your HTC health plans.	100% HTC paid
Employee Assistance Program (EAP)	<i>Guidance Resources, through Prudential</i> A resource for your family anytime you experience personal or professional problems or need a resource.	100% HTC paid
Voluntary Discount Programs	Global Fit Discount Program, Aetna Discount Programs, Ticketsat WorkEntertainment Hub, Pet Insurance	N/A
Comprehensive Leave Plans	Employees are allocated PTO and Sick days as well as other paid leave coverages that accrue during your time working at HTC.	N/A
Cellphone Reimbursement	When applicable, HTC will reimburse your cellphone expense. To learn more and/or find out if you are benefit eligible, contact HTC Human Resources at Americas_Benefits@htc.com .	HTC Reimburses through a payroll allowance

*Commuter Benefits only available to employees working in one of HTC's office locations.

Please Note: Benefits are subject to change at anytime with or without notice.