



2025

Benefits Highlights

You have a seat at our table



Athens Administrators' history goes back to 1937, and today we are still owned and operated by our founding family. We are committed to staying privately held and to growing a sustainable business that cares for our team members and clients. We know our people are the foundation of all we do and are, which is why our Benefits team goes to great lengths each year to evaluate our benefits programs. Our goal is to provide a highly competitive and comprehensive package that supports you and your family's needs and protects your future.

Eligibility

Full-time employees (at least 30 hours per week) and eligible dependents may participate in Athens' benefit plans effective the first of the month after 30 days of employment.

Core Benefits



Medical

We offer a range of medical plans through United Medical Resources (UMR) and Kaiser Permanente, providing you with options to choose the plan that best suits your needs.

- Athens EPO
- Athens HDHP
- Kaiser HMO (California only)



Dental

We have Dental coverage through Guardian. The PPO plan has a \$2,000 annual maximum benefit and includes orthodontia for adults and children.



Vision

Our Vision coverage provides access to a wide network of VSP providers to save money on eye exams, eyeglasses and contact lenses.

Financial Well-being



Health Savings Account

For those enrolled in the Athens HDHP medical plan, an HSA can help save for present and future health care expenses. We contribute to employees' HSAs each pay period, annually up to a total of \$1,000 for employee-only coverage, \$1,250 for employee plus one and \$1,500 for employee plus two or more.



Flexible Spending Accounts

The three FSAs allow you to set aside pre-tax dollars to cover qualified out-of-pocket health care and dependent care expenses.

- **Health Care FSA** (used for qualified out-of-pocket health care expenses)
- **Dependent Care FSA** (used for eligible care expenses for your dependents)
- **Transit and/or Parking FSA** (used for job-related qualified commuting and parking expenses)



Commuter Benefits

Commuter benefits are convenient, flexible and another way to lower taxable income. Each month, employees can contribute pre-tax funds to cover transit and/or parking expenses used to get to and from work.



Life and AD&D

We provide Life and Accidental Death and Dismemberment (AD&D) Insurance at no cost to you. This plan offers financial protection for loved ones. You can also elect to buy additional coverage for yourself, your partner and your child(ren) on top of what Athens is already providing.



Disability

We pay the full cost of both a Short-Term Disability (STD) and Long-Term Disability (LTD) plan that replaces a percentage of income during extended periods of illness or injury.



Voluntary Long-Term Care

Long-Term Care (LTC) insurance offers flexibility and coverage for necessary in-home care or care at an assisted living facility. Athens provides LTC coverage at no cost (eligibility for provided coverage varies based on job level and time with Athens). All employees can also purchase additional LTC coverage for themselves or their family above what is provided.



Hospital Indemnity, Critical Illness and Accident

Voluntary plans offered through Prudential will pay you a benefit when you need it the most. For each of the plans, you use the benefit to cover living expenses, deductibles, out-of-pocket medical costs—whatever you need.



401(k) Savings

With the cost of living on the rise, saving for the future is more important than ever. Contributions can be deducted pre- or post-tax from each paycheck, and the amount can be changed at any time during the year. You will begin receiving matching contributions as soon as you join the plan—\$0.50 for every dollar on the first 6% you contribute each pay period—so funds grow even faster!

Additional Plans



Pet Insurance

Take advantage of a MetLife Pet Insurance plan so you can provide the best care for your four-legged family members without breaking the bank.



Employee Assistance Program

At Athens, we understand the importance of work-life balance and mental health resources—sometimes, we could all use a little help. Our Employee Assistance Program (EAP) through CuraLinc is here for you and your family 24/7. Coverage includes six face-to-face visits at no cost, per issue, per year.



Travel Assistance and Business Accident

Our Global Travel Assistance benefits help keep employees and your dependents safe and healthy 24/7. Whether traveling for business or personal reasons, the plan can assist with stolen credit cards, lost luggage, emergency travel arrangements, finding medical care and more. Our Business Travel Accident Plan will also pay your beneficiary in the event of your Accidental Death or Dismemberment while traveling for work.



Medicare Choice Group

You and your family have access to our Medicare advisory service for education and enrollment services for those eligible for Medicare and to help find individual health plan coverage for those who do not qualify for Athens' plans (or another company's health plan). This service is free to you, your partner, your parents and other loved ones who need to find individual health plan coverage.

Perks at Work



Paid Time Off

LENGTH OF SERVICE	ANNUAL PTO ACCRUAL*
All Full-Time Employees	17 days
After 4 Years	22 days
After 9 Years	27 days

*Paid Time Off (PTO) roll over is allowed. Employees in good standing can advance up to one week of PTO or take up to one week of unpaid time off per year.



Holidays

Athens offers employees eleven company holidays per year including Juneteenth and Veterans Day (for Veterans only). We also offer select pre-holiday closures before long holiday weekends, so employees can start their holidays early on company-paid time!



Other Perks

Wellness & Mental Health

- Bereavement Leave
- Ergonomics
- Wellness Committee
- Discounted Memberships

Work-Life Balance

- Work From Home or Hybrid Opportunities
- Recognition Programs
- Alternative Workweek Schedules in select departments

Events & Activities

- Fraction of the Action, including a specific supervisor series
- Tour de Athens
- 5k Races
- Volunteer Time
- Athens Cares Campaign

- Shark Tank
- Office Events
- Employee Run Committees

Financial Benefits

- Work From Home Stipend
- Client and Employee Referral Program
- Financial Discounts

Career Development

- Training and Professional Development Opportunities
- In-House Career Development
- Learning Management System
- Language Courses
- Reimbursements for Career Advancement
- Bonuses