EMPLOYEE **BENEFITS**
2026

MEDICAL

Cigna provides the medical insurance benefits under the Open Access Plus Plan. Under this plan, you're free to choose your doctor without referrals. Of course, in-network care will usually cost less than out-of-network care. Co-pays are also reasonable and minimal with this plan. The network includes most doctors and hospitals across the nation, so you'll have plenty of choices for your healthcare needs.

Depending on which level of coverage you select (employee only, employee + spouse or dependents, or full family) ARIN employees pay no more than 14% of the full premium expense for this top-rated health insurance plan.

DENTAL

The MetLife dental plan promotes preventive care as the best way to avoid more extensive and costly treatments down the road. We have recently increased the annual maximum to $5,000 per person. We offer adult ortho coverage, with a lifetime maximum of $2,000.

ARIN employees on the MetLife dental plan make a small bi-weekly contribution through a payroll deduction.

VISION

The VSP vision plan offers comprehensive coverage for exams, lenses and frames through VSP's extensive network of providers. The plan offers a second pair of prescription glasses or the option of contacts instead of glasses (with an allowance of $130).

ARIN pays the entire cost of this coverage.

BUSINESS TRAVEL ACCIDENT COVERAGE

You automatically receive coverage equal to three times your annual pay up to $300,000 if you die or suffer certain injuries as the result of an accident while traveling on company business.

ARIN pays the entire cost of this coverage.

MEDICAL BENEFITS ABROAD COVERAGE

You automatically receive Accident and Sickness, Evacuation and Repatriation benefits when traveling on company business outside your country of citizenship or permanent assignment.

ARIN pays the entire cost of this coverage.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

ARIN provides you with company-paid basic life and accidental death & dismemberment (AD&D) insurance equal to twice your annual salary up to $700,000 of coverage. Coverage will be subject to underwriting approval for amounts over $400,000.

ARIN pays the entire cost of this coverage.

SHORT-TERM DISABILITY

The short-term disability (STD) plan insured by UNUM pays 100% of your pre-disability salary for the first four weeks, 80% for the next four weeks and 60% for the next five weeks for a total benefit period of 13 weeks. The maximum weekly benefits is $2,000. The plan continues to pay benefits for up to 13 weeks as long as you are disabled and unable to work. Once benefits are exhausted you may qualify for long-term disability benefits. Payments are coordinated with any state or workers compensation benefits that may be available to you.

ARIN pays the entire cost of this coverage.

LONG-TERM DISABILITY

The long-term disability (LTD) plan assures you of a continuing income in the event that you are unable to work due to a covered accident or illness. After being continuously disabled for 90 days, the plan will pay up to 60% of your pre-disability salary up to a maximum of $15,000 per month. The disability payment is reduced by any benefits you are eligible to receive from sources such as Social Security or workers compensation. The LTD insurance is insured by UNUM.

ARIN pays the entire cost of this coverage.

EMPLOYEE ASSISTANCE PROGRAM

You and your dependents have access to an integrated work-life program through TELUS Health which is designed to help you with personal and work related issues.

ARIN pays the entire cost of this coverage.

FLEXIBLE SPENDING ACCOUNT (FSA)

Participating in the Health Care Flexible Spending Account (FSA) allows you to pay for eligible health expenses on a before-tax basis – so you are actually paying less for your out-of-pocket health care. The FSA allows you to set aside up to $3,400 annually for out-of-pocket medical, prescription, dental and vision expenses for yourself, your legal spouse and your children.

DEPENDENT CARE ACCOUNT (DCA)

The Dependent Care Account (DCA) allows you to set aside up to $7,500 (or $3,750 if married and filing separate tax returns) per year on a before-tax basis for child day care or elder day care expenses incurred so that you can work.

COMPREHENSIVE LEAVE PROGRAM

Full time ARIN employees accrue comprehensive leave (CL) on a per pay period basis.

- From initial hire through year five – four weeks CL annually
- After the fifth year – five weeks CL annually

PARENTAL LEAVE PROGRAM

Full time employees with at least 12 months of service are eligible for six weeks paid parental leave for the birth, adoption, or fostering of a dependent child.

401(K) RETIREMENT PLAN

After one year of employment, ARIN matches employee 401(k) contributions up to 9% of employee's pay. All 401(k) contributions are 100% vested.

OTHER ARIN BENEFITS

Twelve paid company holidays and one paid floating holiday
Computer Loan Program
Education, tuition and training are generously funded
Costco membership reimbursement
Casual dress
Free parking, Fitness Center, and Deli on-site
Health club reimbursement
Pet Insurance Discount through MetLife
Monthly cell phone reimbursement
Sabbatical Leave Program for employees with 20+ years of combined service

PERFORMANCE REVIEWS, MERIT INCREASES AND BONUSES

New employees receive a 90 day performance review. Our annual review cycle includes an annual formal review, and a more casual six month review.

Merit increases are generally awarded on an annual basis in January.

Bonuses are awarded for outstanding performance.