

2026 EMPLOYEE BENEFITS INFORMATION

Life at Ascent is more than just a job. It is a purpose, a community, and a place that many call home. We go above and beyond for our students, clients, and customers, and we're committed to doing the same for you. Our total rewards package is designed to help you thrive at work and at home. From health and financial benefits to personal growth and work-life balance, we're here to support every chapter of your journey with us.



Time Off Benefits

Paid Time Off (PTO)

- Salaried employees have unlimited self-managed paid-time off.
- Hourly employees have an accrual based plan:
 - 0 - 2 years: 15 days
 - 2 - 4 years: 18 days
 - 4+ Years: 20 days

Company Holidays

- New Year's Eve and New Year's Day
- Martin Luther King Jr. Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving & Day after Thanksgiving
- Christmas Eve & Christmas Day
- Your Birthday – Take the day off, guilt-free, and enjoy it as a paid holiday!
- Two “Community Days” – Use these for volunteering, celebrating a religious holiday, or any personal cause that matters to you.

San Diego's Best Employer

Our headquarters, located in downtown San Diego, has earned the recognition as one of San Diego's best employers each year since 2015. Here's what makes us different:

- Culture & Employee Engagement Committees
- Annual Professional Development Week
- Team building activities and fun company parties
- Free snacks, drinks, and frequent lunches in the office
- Hybrid work schedule for flexibility and balance
- Generous PTO, including Paid Parental Leave
- Home Office stipend and Technology allowance to support remote work
- \$2,000 unplugged vacation incentive program, plus \$1,000 paid sabbatical day every 3 years
- Wellness programs, including access to a downtown San Diego gym and annual personal wellness stipend
- Tuition reimbursement program, with access to microlearning

Eligibility

When you join the Ascent team as a full-time employee (working 30+ hours per week), you are eligible to enroll in benefits starting the first of the month following 30 days of employment. You may also enroll your eligible dependents, which include:

- Your legal spouse or domestic partner
- Dependent children, stepchildren, or children of your legal spouse or domestic partner, up to age 26

Your healthcare elections will remain in effect until the next open enrollment period, which begins annually on January 1, unless you experience a qualifying life event such as marriage, birth/adoption of a child, or loss of coverage through another qualified plan.

Medical

We offer two comprehensive medical plans through **Meritain**, both using the **Aetna Choice POS II network**:

High Deductible HSA Plan

- Annual Deductible (Individual/Family): \$1,700 / \$3,400
- Co-insurance: You pay 30% after deductible
- Out-of-Pocket Max (Individual/Family): \$5,000 / \$10,000
- Pharmacy (Tier 1/Tier 2/Tier3): \$10/\$30/\$50 after deductible
- Acupuncture & Chiropractic: 20 visits / year
- Company HSA Contribution: \$1,700 / year (prorated for new hires)

PPO Plan

- Annual Deductible (Individual/Family): \$750 / \$1,500
- Office Visits (PCP/Specialist): \$20 / \$40 copay
- Emergency Room: \$200 copay
- Urgent Care: \$50 copay
- Other Services: 20% after deductible
- Out-of-Pocket Max (Individual/Family): \$4,000 / \$8,000
- Pharmacy (Tier 1/Tier 2/Tier3): \$10/\$30/\$50
- Acupuncture & Chiropractic: 20 visits / year

Medical Costs (per pay period)		
Plan	HDHP	PPO
Employee Only	\$66.51	\$101.21
Employee + Spouse/DP	\$147.89	\$220.75
Employee + Child(ren)	\$133.80	\$199.73
Employee + Family	\$211.26	\$315.36



Quick tip:

HDHP = HSA Compatible
PPO Plan = FSA Compatible



Health Savings Account

If you enroll in our High Deductible HSA medical insurance plan, you will automatically be enrolled in a Health Savings Account (HSA) through Paylocity. The company contributes **\$65.38 per pay period** to your account.

Your HSA is an individual bank account owned by you, and both you and others can make additional contributions. HSAs offer **triple tax advantages**:

- No tax on contributions*
- No tax on earnings or investment growth
- No tax on withdrawals for qualified expenses

Similar to an FSA, HSA funds can be used for medical, dental, vision, and pharmacy expenses.

*Some states (e.g., CA) do not allow pre-tax treatment of HSA contributions.



Flexible Spending Accounts

This benefit allows you to set aside pre-tax dollars to pay for eligible out-of-pocket expenses. Participating in an FSA can help you save money by reducing your taxable income.

- Healthcare FSA
- Limited Purpose FSA
- Dependent Care FSA
- Commuter FSA

TIP

Did you know?

You can invest your HSA contributions into mutual funds once you have an account balance of \$1,000 or more.

Dental

Our dental plan is offered through **Mutual of Omaha**.

- Network: Mutually Preferred
- Deductible (Individual/Family): \$50 / \$150
- Max benefit: \$2,000
- Preventative: 100% covered
- Basic: Services 80% covered
- Major services: 50% covered
- Orthodontia: 50% covered up to \$1,000 max

Dental Costs (per pay period)

Employee Only	\$3.05
Employee + Spouse/DP	\$6.18
Employee + Child(ren)	\$8.14
Employee + Family	\$12.06

Vision

Our vision plan is offered through **Mutual of Omaha**, and the company pays **100% of the premium**.

- Network: EyeMed
- Exam: \$10 co-pay
- Lenses: \$25 co-pay
- Frames: \$130 allowance + 20% off balance



401(k) Retirement Plan

(Pre-Tax & Roth)

You're eligible to enroll in our 401(k) plan administered by **Principal** immediately upon hire. The company offers a matching contribution of up to 2% when you contribute at least 5% of your salary. You'll become 100% vested in the company match after three years of service.

Amount you Contribute	1%	2%	3%	4%	5%
Company Contribution	0.5%	1%	1.5%	1.75%	2%



Still Have Questions...



Reach out to Human Resources at hr@ascentfunding.com.



Additional Benefits

Accident Insurance

Provides cash benefits if you're injured due to a covered accident.

Critical Illness Insurance

Offers financial support in the event of a serious illness such as cancer, heart attack, or stroke.

Life & AD&D Insurance

Company-paid coverage equal to one year of your salary (up to \$150,000). Optional supplemental life insurance available for you, your spouse, and/or children.

Short-Term & Long-Term Disability

Company-paid income replacement if you're unable to work due to a non-work-related illness, injury, or childbirth.

Employee Assistance Program (EAP)

Two confidential support programs available at no cost, offering counseling, legal and financial guidance, and more.

Employee Discounts

Access exclusive savings on pet insurance, entertainment, and more through BenefitHub.

Tuition Reimbursement

Invest in your future with up to \$5,250 per year toward eligible education programs.

Home Office & Wellness Stipends

To support your productivity and well-being, you receive \$200 annually toward home office expenses and \$200 toward wellness-related expenses, with both stipends resetting each calendar year.