



INSPERITY BENEFITS

2025 Benefits Summary

Freedom Packages

Insperty Benefits for Freedom Packages

This document provides an overview of the Insperty benefits available to eligible employees of Insperty® clients through the co-employment relationship.

The following benefits are available to all full-time employees.

The Insperty Group Health Plan

Medical coverage options include prescription coverage and vary by insurance carrier, region and coverage type.

Availability is determined by benefits package and ZIP code service area. Dental and vision coverage is available through UnitedHealthcare Dental and Vision Service Plan nationwide, and may be elected independently of medical coverage.

The Insperty Welfare Benefits Plan

Basic Life, AD&D and Disability Insurance (100% employer-paid)

Coverage pays an amount equal to 1X covered annual earnings (\$50,000 maximum). Disability coverage pays up to 60% of covered weekly or monthly earnings.

Voluntary Life and AD&D Insurance (100% employee-paid)

Coverage amounts for 1-6X covered annual earnings, up to a maximum of \$2.5 million. Coverage is also available for dependents.

Voluntary Critical Illness and Accident Insurance

Voluntary (100% employee-paid) critical illness or accident insurance pays a lump-sum benefit for certain covered illnesses or injuries. Coverage is also available for dependents.

The Insperty Health Savings Account (HSA) Program

If enrolled in an Insperty High Deductible Health Plan (HDHP), make contributions by payroll deduction on a pretax basis (if eligible) or on a post-tax basis up to established annual federal limits for qualifying health care expenses.

For plan year 2025, HSA contribution limits are \$4,300 for employee-only coverage, and \$8,550 for family coverage.

The Insperty Health Care Flexible Spending Account (FSA) Plan

Make pretax contributions (if eligible) up to the annual maximum through payroll deduction for qualifying health care expenses incurred during the plan year. You may elect to contribute up to the annual maximum set by the IRS each year. You can carry over up to \$500 of unused contributions if you elect to continue participation in the Health Care FSA for the following plan year.

The Insperty Educational Assistance Program

Reimburses up to \$1,500 per calendar year for eligible education expenses.

Health Care Support Program

Complimentary health care support program provides 24/7 assistance with a variety of health care concerns, including claims advocacy for insurance and billing issues, care coordination, pre-authorizations and more.

The following benefit is available to all full-time employees with at least 180 days of continuous service.

The Insperity Adoption Assistance Program

Reimburses up to \$5,000 of qualifying expenses per qualified adoption. Qualifying expenses must be incurred through private adoption or a licensed agency.

The following benefits are available to all employees.

The Insperity Employee Assistance Program (EAP)

Offers a variety of resources to support the health and wellbeing of employees and their dependents.

Caregiver Support Program

Provides virtual assistance to Insperity employees with caregiving responsibilities for children, elderly parents, and family members or friends who are disabled or ill. There is no cost to use the Caregiver Support Program.

Financial Wellbeing

Financial wellbeing support provided by My Secure Advantage offers confidential money coaching, educational resources, and access to a secure digital platform to consolidate finances in one easy-to-access location.

The Insperity Commuter Benefits Program

Pay for job-related mass transit and/or parking expenses with pretax dollars (if eligible). There is a monthly \$2 administrative fee to participate, except where prohibited by local ordinance. Employees may enroll or discontinue participation at any time. If employees do not enroll, the benefit is considered waived.

Training and Development

Self-paced online, live virtual and classroom training programs to learn new skills, maintain safety and compliance, improve performance and develop careers.

MarketPlace™

Offers online discounts on a variety of goods and services, including identity theft protection, pet health insurance, travel, electronics, gifts, household needs and more.



This brochure provides an overview of your Insperity benefits package. Actual benefits are subject to the provisions and limitations of the agreements between Insperity and its benefits providers. Detailed benefits information is available on your Insperity employee portal.

Except where otherwise indicated, employees must work 30 or more hours per week, on average (20 hours per week in Hawaii), or meet the requirements for continuing eligibility during an approved leave of absence, to be eligible for the health and welfare benefits in this package. Certain individuals are excluded from participation.

Please refer to the Summary Plan Description (SPD) for each Plan on your Insperity employee portal for full eligibility requirements.

