



2014 Benefits and Perks

Healthcare • Financial Security • Work/Life Benefits We Have You Covered 360°

Your Healthcare

- **Medical Benefit Plans**—Your health plan needs are unique, so Sage offers a choice between two Preferred Provider Organization (PPO) options through Anthem. These options provide a wide variety of coverage, including hospital, surgical, physician, and prescription drugs. Prescription coverage is automatic when enrolled in the medical plan, through CVS Caremark.
- **Dental**—Maintaining oral hygiene is an important part of maintaining your overall health. Sage offers optional dental coverage at discounted group rates, which provides for routine care, basic and major services, as well as orthodontia for children through MetLife.
- **Vision**—Vision care coverage is provided by VSP. You get great benefits on your exam and eyewear at an affordable price.

Your Financial Security

- **Life Insurance/AD&D**—Company-paid benefit; Sage provides 2x your benefit wage in Basic Life and Accidental Death and Dismemberment (AD&D) insurance. You may elect to decrease your Basic Life and AD&D amount to \$50,000 to eliminate the Excess Life tax on your paycheck. Supplemental Life and Voluntary AD&D are available for you, your spouse/domestic partner, or children at group discount.
- **Short-Term Disability**—Company-paid benefit; offers continuation of earnings at 100 percent of your benefit wage or annual salary (whichever is higher at the time of disability) for weeks 2-6, and 80 percent thereafter for up to 173 days, following a 7-day elimination period if you have to be out of work due to an extended illness or injury.
- **Long-Term Disability and Long-Term Disability Premium Share Plan**—Company-paid benefit; offers continuation of earnings at 60 percent of your benefit wage or annual salary (whichever is higher at the time of disability), up to \$15,000 a month, if you have to be out of work due to an extended illness or injury beyond 180 days. Or you can enroll in the **Long-Term Disability Premium Share Plan**, which is a Shared Cost benefit (Company and Employee-paid); provides protection to a larger portion of your income (beyond the employer paid Core Plan) without the requirement of personal medical information (underwriting).
- **401(k)—Traditional and Roth Options**—The Sage 401(k) Plan offers a combined match on the traditional pretax contribution and Roth contribution. Each pay period, for every \$1 you contribute, up to a maximum of 7 percent of eligible compensation, Sage will match \$0.50. As an employee, you are immediately 100 percent vested in your contributions and company match. Available from date of hire.
Note: All new hires are automatically enrolled in the Sage 401(k) Plan at a 3 percent pretax deferral after 45 days, unless they opt out.
- **Tuition Reimbursement**—\$5,250 per year eligible after 180 days of service and full-time employment.
- **529 College Savings Plan**—You can conveniently set aside funds for future college costs through the T. Rowe Price College Savings Plan. Convenient payroll deductions offered.
- **Legal Plan**—The prepaid legal plan through ARAG provides access to an established network of attorneys who offer a number of legal services, including assistance with real estate matters, identity theft, document review, will preparation, real estate planning, and more—at group rates.
- **Long-Term Care Insurance**—When disease or injury keeps you from taking care of yourself over a long period of time, you may need some form of long-term care. LTC services provide assistance with everyday activities such as using the bathroom, taking a shower, moving in and out of bed, and so on. Neither health nor disability insurance will generally cover these types of services. Long-term care insurance through Genworth is specifically designed to help reimburse covered expenses for long-term care services.



Your Work/Life Balance

- **Flexible Spending Account: Health Care and Dependent Care**—In pretax dollars, contribute up to \$2,500 to cover eligible non-reimbursed medical, dental, or vision costs or up to \$5,000 to cover the costs of eligible dependent care expenses.
- **Employee Assistance Program (EAP): Carebridge**—Company-paid benefit that provides confidential counseling and referral service.
- **Auto and Home Insurance: MetLife**—This program gives you access to special group rates and policy discounts. Payroll deductions available.
- **Adoption Assistance**—Reimburses eligible employees for qualified adoption expenses up to \$5,000 per year per employee.
- **Supplemental Income Protection Plans:**
 - Aflac Group Critical Illness Plus Cancer and Aflac Group Accident
 - LIVESTRONG® Group Critical Illness Plus Cancer
- **Best Doctors**—Available to you and your family, this program provides you with access to an expert consultation if faced with a medical treatment decision. You and your family are eligible for this great benefit—at no cost to you.
- **Health Advocate**—Company-paid benefit that provides you and your family with access to the nation's leading healthcare advocacy and assistance company designed to assist you with a wide range of services, from addressing a host of healthcare and insurance-related issues to providing one-on-one support for improving health and well-being.
- **Sage Wellness Program**—Company-sponsored program that strives to build a culture of health and wellness by providing the tools to help support each individual's quest to improve his or her total well-being.
- **LifeSpeak**—An innovative online offering that provides employees and their families with an opportunity to view streaming video clips of leading experts speaking on a variety of health, wellness, and family topics.

Time Away From Work

- **Paid Time Off (PTO)**—21-31 days (accrual rate is based on years of service)
- **Holidays**—8 holidays; New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and the Friday after, Christmas Day, the day after Christmas, and one floating/personal day.
- **Charity Volunteer Day**—One paid day per calendar year for approved charitable activities.

Special Perks

- Sponsorship and participation in the following programs: Relay for Life and Red Cross Blood Drive
 - Lawrenceville, GA
 - Beaverton, OR
- Popcorn in the Afternoon Days
 - St. Petersburg, FL
- Employee Activity Committees
 - Lawrenceville, GA, Irvine, CA, St. Petersburg, FL
- Local Community Outreach
 - Herndon, VA; Lawrenceville, GA; Beaverton, OR, St. Petersburg, FL
- On-Site Gym
 - Lawrenceville, GA; Irvine, CA
- Free Annual Flu Shot
- Free On-Site Biometric Screenings
- Discount on Microsoft Home Use Program
- Discount on Dell Computers

For questions, please contact Tri-Ad at 800-496-1650.

Note: Full-time employees reference those employees who are scheduled to work at least 30 hours per week.

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