

Smith Micro Total Rewards Benefits

HEALTH AND WELLNESS

3 CIGNA Medical Plans to choose from:

HMO (Health Maintenance Organization), **OAP** (Open Access Plus), **HRA** (Health Reimbursement Account) with a generous HRA fund

CIGNA Dental PPO Comprehensive coverage with a \$2,000 maximum and orthodontia for children and adult

CIGNA Vision PPO Comprehensive coverage includes exams, contacts, and lens

Flexible Spending Account Plans

Includes Medical Flexible Spending Account and Dependent Care Spending Account

EAP – Employee Assistance Program

Services for employees and their dependents include free short-term counseling, legal consultation, financial counseling, child care referrals, and more

Life and AD&D Insurance

Automatic coverage at 2 times annual salary

Voluntary Life and AD&D Insurance

Option to purchase additional benefit

Short Term and Long Term Disability

Disability benefit of 60% of weekly and monthly basic pay

Business Travel Accident Insurance

Automatic coverage at 1 time annual salary

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RETIREMENT AND SAVINGS

401(k) Plan

Employees may defer a portion of their salary subject to the IRS limits. Employees have the option of a Traditional 401(k) and/or a Roth 401(k). Company matches these deferrals at 20%. The match is vested over a period of 6 calendar years.

Employee Stock Purchase Plan

Provides an opportunity for employees to purchase shares of Common Stock of the company through payroll deductions at a 15% discounted price.

Employee Referral Program

Up to \$1,000 per employee you refer

TIME OFF

Vacation

Employees accrue 4 hours per pay period, 12 days year based on anniversary date. Every additional year of service provides an additional vacation day to a maximum of 20 days.

Sick

Employees accrue 2 hours per pay period, 6 days per year based on anniversary date

Holidays

8 scheduled paid holidays and 3 additional floating holidays

Jury Duty

Paid time to report and serve

Bereavement

Paid time off up to 5 days