



TOTAL REWARDS



Horace Mann strives to have a significant positive impact on America's educational community, our employees and the communities where we live and work. We know that to be successful as a company, we need the help of engaged, committed employees. We support and reward our employees through our Total Rewards program.*



SUPPORTING YOUR HEALTH AND WELLNESS

You and your family's wellness is important to us. That's why, effective your first day of employment, Horace Mann offers several medical plans, a Health Savings Account and preventative coverage in-network. Your dependents can also receive coverage on your health plans until they are 26 years old.

HEALTH CARE BENEFITS

- **Medical, Dental & Vision Insurance**
- **Health Savings Account** - Company contribution up to \$1,000 annually
- **Flexible Spending Account** - Health Care
- **Flexible Spending Account** - Dependent Care
- **Diabetes and Hypertension Management Tools** - coaching, supplies, and more

INCOME PROTECTION

- **Long/Short Term-Disability**
- **Basic Life Insurance**
- **Accidental Death and Dismemberment**
- **Supplemental and Dependent Life Coverage**
- **Accident Insurance**
- **Hospital Indemnity**
- **Critical Illness Insurance**

KEY OFFERINGS TO COMPLETE THE PACKAGE

- **Wellness Reimbursement Program** - Eligible employees reimbursed up to \$200 per calendar year towards a smoking cessation program, weight loss program, fitness program or a combination of all
- **Employee Assistance Program** - If you're looking for assistance with smoking cessation, weight loss, grief counseling, mental health, or simply need help navigating major life events, Horace Mann's Employee Assistance Program has a number of wellness programs that can help
- **Additional Voluntary Benefits** - Offerings include pet insurance, identity theft protection, and legal assistance

**The foregoing is a summary of the employee benefits currently available. The terms and conditions of any plan document will control. Horace Mann reserves the right at any time to revise, amend, suspend, or terminate all, or parts of, the identified benefits in this summary.*



SUPPORTING BALANCE AND CONNECTION

We know that work/life flexibility is essential to your mental and physical wellness, and we're proud to offer programs that support our employees both inside and outside of the office. These programs are designed to help you create a healthy balance between work and home while prioritizing the things you care about most.

TIME TO RELAX AND RECHARGE

- **Paid Time Off and Wellness Time** - Paid time off incorporates vacation, illness and personal time. PTO is accrued semi-monthly and the amount of PTO increases with years of service. In addition to PTO, we offer up to 6 days of wellness time. Wellness time is front-loaded at the beginning of each calendar year and is available for immediate use, for any purpose.*

| Years of service | Up to 3 | 3 - 6 | 7 - 14 | 15+ |
|--|---------|------------|------------|------------|
| Total Time Off (inc. Wellness Time) | 21 days | 23 days | 28 days | 34 days |
| Monthly PTO Accrual | 5 hours | 5.67 hours | 7.33 hours | 9.33 hours |

*Employees with a title of Vice President and above qualify for unlimited PTO

- **Ten (10) Paid Holidays per Year** - New Year's Day, Martin Luther King Day, Presidents' Day, Juneteenth, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving and Christmas Day (exclusions may apply)
- **Parental Leave** - Both moms and dads qualify for 4 weeks of paid parental leave for birth or adoption of a child

KEY OFFERINGS TO COMPLETE THE PACKAGE

- **Flexible Work Environment** - Flexible work arrangements, including hybrid and remote options
- **Development and Growth** - Variety of instructor-led and self-study courses aimed at helping you develop skills and knowledge for career advancement and personal growth
- **Employee College Scholarship Program** - Eligible employees can receive up to \$5,000 in financial assistance for qualifying degree programs
- **Adoption Assistance** - Reimbursed up to \$5,000 for qualified expenses to help alleviate the cost of adoption
- **Employee Resource Groups** - Employee-led groups focused on fostering an inclusive, connective workplace
- **Diversity, Equity, and Inclusion Book Studies** - Virtual, collaborative learning and discussions that are focused on building cultural and social awareness while broadening perspectives and understanding of meaningful topics and issues
- **Volunteer Opportunities** - Browse opportunities to get involved or post opportunities for causes close to your heart
- **Employee Giving Campaign** - Donate to causes close to your heart with employer match
- **Discount Programs** - Through our partnership with PerkSpot, employees can get deals on laptops, home goods, amusement park tickets, and more



SUPPORTING YOUR FINANCIAL FUTURE

Horace Mann is committed to helping our employees plan for their financial future by offering competitive pay, a robust 401(k) plan, and opportunities to earn incentives or annual bonus based on company performance.

PAY

- **Competitive Salaries** - Pay day twice a month
- **Annual Merit Review**
- **Opportunities to earn promotions, differentials, and overtime** (where applicable)
- **Earn special cash rewards for contributions or exceptional accomplishments**

SHARE IN OUR SUCCESS

- **Annual Bonus Opportunity** - When the company meets its annual goals, Horace Mann shares that success through our Corporate Achievement Plan (CAP). This program offers bonuses to eligible employees each year based on the previous year's corporate results.

RETIREMENT

- **401(k) Plan** - We start supporting your financial future from day one. As a new hire, the company automatically contributes 3% of your eligible earnings to the 401(k) each payday and will also match your contributions dollar-for-dollar up to 5%, which means when fully utilized, you can receive an 8% overall company contribution.

| Example using salary of \$40,000 | |
|---|----------------|
| Company Contribution – 3% | \$1,200 |
| Employee Contribution – 5% | \$2,000 |
| Employer Match – 5% | \$2,000 |
| Total Annual 401(k) Contribution | \$5,200 |