

Benefits Summary

401K and Roth 401K

BRAVE encourages all eligible employees to participate in our 401K Retirement Plan. Company matches **100%** of employee contributions up to the **6% of salary**. Based on company performance, additional discretionary match contributions may be made and can change from year to year. Full time employees can enroll the first of the month following date of hire, so we offer Immediate Vesting. A variety of funds are available including top performing Vanguard funds.

Medical/Prescription Plan

The BRAVE health plan is with Carefirst. BRAVE offers three medical plan options for our staff, one of which is an HSA plan. Employees are eligible for this coverage on the first day of the month following date of hire.

Dental Plan

The BRAVE dental plan is with Principal. Employees are eligible for this coverage on the first day of the month following date of hire.

Vision Plan

The BRAVE vision plan is with Principal. Employees are eligible for this coverage on the first day of the month following date of hire.

Health Savings Account (HSA Plan)

Full time employees are eligible for the Health Savings Account program. Each employee may put aside pre-tax dollars for non reimbursed medical and dental expenses and/or dependent care expenses.

Life/AD&D Insurance

BRAVE provides each full-time employee with a **\$100,000** term life insurance. Employees are eligible for this coverage on the first day of the month following date of hire. BRAVE pays 100% of the cost for this insurance. Note: Full time employees may elect to increase the amount of term life policy through BRAVE's provider with the entire cost of the increased coverage paid by the employee. **Additional life and accident insurance is available for a fee.**

Short-term and Long-term Disability Insurance

BRAVE provides each full-time employee with short-term and long-term disability insurance coverage. Employees are eligible for this coverage on the first day of the month following date of hire. BRAVE pays 100% of the cost for this insurance coverage.

Industry Standard Certification Program

BRAVE will assist eligible, full-time employees by reimbursing 50-100% of testing fees on pre-approved certifications tests/labs (pass or fail) depending on the certification.

Paid Time Off

BRAVE full-time employees receive Personal Time Off (PTO) in place of vacation and sick leave. Employees can use this PTO time for any purpose during the year and are allowed to carry over a specific amount from year-to-year. PTO carryover above allowed amount will be paid at the end of the calendar year based on current salary.

Years of Service	PTO Days/Year Accrual Per Pay Period	Allowed Carryover
0 – 3 years (0-36 months)	15 days (120 hours) 4.615 hours/pay period	10 days (80 hours)
3 – 5 years (37-60 months)	20 days (160 hours) 6.153 hours/pay period	12 days (96 hours)
Above 5 years (61 months+)	25 days (200 hours) 7.692 hours/pay period	15 days (120 hours)

Company Paid Holidays

BRAVE full-time employees observe Eleven (**11**) Holidays per year:

- New Year's Day
- Birthday of Martin Luther King, Jr.
- Washington's Birthday
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day
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Bereavement Leave

Up to five (5) paid working days for immediate family members.

Performance Bonus

Performance Bonus These are in addition to your Salary, you may be also eligible for the Brave Bonus program, which is based on performance of you and the company each year with a maximum payout of up to **20%** of your base salary.

Employee Referral Program

BRAVE is always looking for qualified employees and appreciates recommendations made by existing employees. If an active employee or consultant recommends someone who is hired for a position and is still employed by BRAVE after **90 days**, he/she is eligible to be paid a recruiting bonus. Referral bonus amounts may vary based on personnel and contract requirements and are subject to change without notice.

Top Performers

- Incentives, Spot Bonuses with No Cap
- Opportunity Based Profit Sharing
- Assistance with Publishing Whitepapers in Journals
- Collaboration Opportunities with Academia
- Mentorship Opportunity
- Sponsorship of Innovation Ideas
- Leadership Development Track

Medical

[Plan \(Click for Details\)](#)

CareFirst

[BlueChoice Advantage HSA/HRA Silver 2250 Med Ded 25 Dent Ded \(HDHP\) Base Plan](#)

CareFirst

[BlueChoice Advantage Gold 0 Med Ded 25 Dent Ded](#)

CareFirst

[BlueChoice Advantage Platinum 0 Med Ded 25 Dent Ded](#)

Waiting period - 1st, on/following hire

- Employee: **BRAVE** covers up to 90% of the premium of BlueChoice Advantage HSA/HRA Silver 2250 Med Ded 25 Dent Ded (HDHP). Employee pays the difference in premium if they select a more expensive plan.
- Dependents: Employee pays for the whole premium.

Dental

[Plan \(Click for Details\)](#)

Principal

[Principal Dental Plan 4 - VA](#)

Waiting period 1st, on/following hire

Company contribution

- Employee: Your company covers 75% of the premium.
- Dependents: Employee pays for the whole premium.

Vision

[Plan \(Click for Details\)](#)

Principal

[Principal Vision Plan 38 - VA](#)

Waiting period 1st, on/following hire

Company contribution

- Employee: Your company covers 75% of the premium.
- Dependents: Employee pays for the whole premium.

Basic Life[Plan \(Click for Details\)](#)

Principal

[Principal Life 100,000 VA](#)**Waiting period** 1st, on/following hire**Company contribution** – BRAVE covers the whole premium.**Short-Term Disability**[Plan \(Click for Details\)](#)

Principal

[Principal 12 Week STD](#)**Waiting period** 1st, on/following hire**Company contribution** – BRAVE covers the whole premium.**Long-Term Disability**[Plan \(Click for Details\)](#)

Principal

[Principal 90 day LTD - VA](#)**Waiting period** 1st, on/following hire**Company contribution** – BRAVE covers the whole premium.