

Promethean Benefits

2019



Promethean Benefits 2019

We believe that great people create great real estate. And that if we take the time to attract, support, retain and provide opportunities to grow our fellow Prometheans, success will follow.

This is why we offer a variety of benefits that take compensation well beyond a paycheck to support well-being for you and your family. This includes traditional benefits and benefits you might not expect or know about. Medical, dental and vision coverage? Check. 401(k) matching, paid vacation including on your birthday? Double check. Life insurance, fitness classes, paid holidays and development opportunities that include tuition reimbursement? For sure. Maternity and paternity leave? Absolutely. Plus, Prometheus has introduced wellness technology that enables you and your family to earn rewards for everyday health activities. And, all of these benefits come standard when you work at Prometheus.*

Our mission is to revolutionize the industry, and we believe that the revolution should begin at our door steps. We continually look at our profits and decide the smartest way to invest for the future. As a privately held company, we have the freedom to invest in what we believe in. And we believe in our Prometheans. This is why since 2016, Prometheus has paid 100% of the cost of premiums for Prometheans and their dependents for: medical, dental, vision, long term disability, life and AD&D. Prometheus will continue to do so through 2019.

We urge you to look through the insurance plan options as soon as possible and to enroll within the first 30 days of employment; otherwise you'll have to wait until the next open enrollment period typically at end of year. Coverage will begin on the first of the month following the first 30 days of employment. Changes in family status such as marriage, divorce, or the gain or loss of a dependent are known as Qualifying Events and will affect your coverage. Under these circumstances, you will have 30 days to make adjustments to the plans. Contact Promethean Services if you have any questions regarding Prometheus insurance benefits and/or if you'd like to review any legal documentation on the matter. Please be aware that insurance benefits and premium rates are subject to change. For the specifics on these benefits, visit:

<http://www.filice.com/benefits/prometheus/>

Here's a closer look of the benefits and perks that are available to all Prometheans to help you feel at Home at Work and that are helping us shake up the apartment industry and achieve our vision of good living for the greater good.

**NOTE: Benefits eligibility for the benefits options provided in this guide varies depending upon full-time or part-time status. In addition to this, if you are a new hire, eligibility for each plan varies depending on the benefits option.*

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Lean on Us: Core Benefits

Medical Plans

We feel that no-one-size fits all when it comes to the medical benefits selection. Our goal is to offer choices that fit your unique needs by providing a variety of medical plan options.

United Healthcare PPO 500

(CALIFORNIA, WASHINGTON, OREGON)

Are you a Promethean who likes to have choices? In this case, the PPO plan is for you. With this plan, you will have the flexibility of seeking services from any doctor/hospital/lab/pharmacy that accepts UHC in the United States. Just be aware that along with this flexibility will come more cost sharing for services compared to an HMO. To help control out-of-pocket costs of services it is always recommended that you select from a list of UHC's contracted providers.

United Healthcare HMO 25

(CALIFORNIA ONLY)

Want to keep your out-of-pocket costs down for services that are provided under your health plan? Then the UHC HMO plan is for you! This plan allows for most services to be covered for a small copayment, or in some cases, at no cost at all. HMO's are a lot more restrictive than PPO's. You are required to select a Primary Care Physician (PCP) that becomes your "gatekeeper" and directs you to where you can be treated. You can change your PCP on a monthly basis if needed, but you are restricted to having services provided by your PCP's medical group. This type of plan would be best suited for a person who likes to keep their cost for services lower, and isn't worried about the ability to pick and choose their own doctors without restrictions. Also for an HMO, if you are outside of your service area, you are only covered for emergencies. So for those who might travel or be away from home a lot, this may not be the best type of health plan to select.

Kaiser HMO

(CALIFORNIA, OREGON & WASHINGTON)

Effortless. One Stop Shop. Hassle Free. Do these words catch your attention? If they do, you might consider choosing the Kaiser HMO plan to have all of your health care needs covered under one roof. An HMO provider means that if you are seeking services covered under your HMO medical plan, they must be at a recognized HMO facility under the plan (with the exception of emergencies). Emergencies would be covered as if you were being treated at your HMO Facility until you are stabilized and able to be transferred safely to a Kaiser facility. It is a popular choice for Prometheans looking for a one-stop shop approach to health care.

To learn more about these plans, please go to:
<http://www.filice.com/benefits/prometheus/>

Don't Need Benefits? Opt Out!

Coverage Level	Opt Out Medical, Dental & Vision	Opt Out Medical Only
PROMETHEAN	\$1,500 (\$375/quarter)	\$1,200 (\$300/quarter)
PROMETHEAN + SPOUSE		
PROMETHEAN + CHILD(REN)	\$2,500 (\$625/quarter)	\$2,000 (\$500/quarter)
PROMETHEAN + FAMILY		

*Certain requirements apply. Please find more info at
<http://www.filice.com/benefits/prometheus/>

Lean on Us: Core Benefits

QUICK PLAN SUMMARY

	UHC PPO 500 (CA, WA, OR)		UHC HMO 25 (CA)	Kaiser HMO (WA)	Kaiser HMO (CA)	Kaiser HMO (OR)
Plan	In Network	Out Network				
INDIVIDUAL DEDUCTIBLE	\$500	\$1,000	None	None	None	None
FAMILY DEDUCTIBLE	\$1,000	\$2,000	None	None	None	None
INDIVIDUAL OUT OF POCKET	\$3,500	\$7,000	\$1,500	\$2,000	\$1,500	\$2,000
FAMILY OUT OF POCKET	\$7,000	\$14,000	\$3,000	\$4,000	\$3,000	\$4,000
MAXIMUM BENEFITS	Unlimited		Unlimited	Unlimited	Unlimited	Unlimited
OFFICE VISIT	\$20	40%	\$25 / \$25	\$20 + 10%	\$25	\$20
PREVENTATIVE CARE	No Charge	Not Covered	No Charge	No Charge	No Charge	No Charge
WELL BABY	No Charge	Not Covered	No Charge	No Charge	No Charge	No Charge
LAB, X-RAY	20%	40%	No Charge	\$20 + 10%	\$10	\$20
INPATIENT HOSPITAL	20%	40%	\$500 Per Admission	\$500 + 10% Admission	\$500 Per Admission	\$500 Per Admission
OUTPATIENT SURGERY	20%	40%	\$400	\$20 + 10%	\$100	\$100
EMERGENCY	\$100 Co-pay waived if admitted		\$150 Co-pay waived if admitted	\$75 + 10% Co-pay waived if admitted	\$100 Co-pay waived if admitted	\$150 Co-pay waived if admitted
URGENT CARE	\$50	40%	\$25	\$20+10%	\$25	\$30
GENERIC	\$10		\$15	\$10	\$15	\$15
RX FORMULARY	\$25		\$30	\$20	\$35	\$30
RX NON-FORMULARY	\$45		\$45	Not Covered	Not Covered	Not Covered

Lean on Us: Core Benefits

Dental Plan

Delta Dental Insurance provides you the luxury of seeking dental services from any dentist of your choice. The annual maximum dollar amount covered on the plan is the same whether you seek services from an in-network or an out-of-network dentist. However, if you select a dentist from the in-network list, the charges are negotiated with Delta Dental. As a result, you will be able to get better discounts for services, and who doesn't like discounts, right? If you use a dentist that is not part of the Delta Dental network, you might have to pay slightly higher amounts if your dentist charges more than what is allowed by your plan.

	PPO In-Network	PPO Out-of-Network
PREVENTATIVE CARE	100%	100% (UCR)*
BASIC CARE	80% after deductible	80% after deductible (UCR)*
MAJOR CARE	50% after deductible	50% after deductible
DEDUCTIBLE	\$50 (\$150 per family)	\$50 (\$150 per family)
MAXIMUM (ANNUAL PER PERSON)	\$1,500	
ORTHODONTIA	50% to \$1,500 lifetime maximum per person (child & adult)	

Vision Plan

Everyone loves a Promethean in glasses! VSP provides Prometheans with top quality vision services. As long as you use a contracted VSP provider, you are covered under the VSP plan for services such as eye exams, lenses, and frames with a small co-payment. Now that many of the large “warehouse” stores offer vision products, you may want to shop for the best deal. VSP allows you to do this as well. You can buy your frames from a non-VSP provider and get reimbursements from VSP (check the plan summary for amounts) on an exam, lenses and/or frames.

	VSP (Choice Network)	
	In-Network	Out-of-Network
EXAMINATION (EVERY 12 MONTHS)	\$10 copay	Plan pays up to \$45
PRESCRIPTION GLASSES (EVERY 12 MONTHS)	\$25 copay	depends on lens selection
LENS REPLACEMENT (EVERY 12 MONTHS)		
SINGLE VISION	100%	Plan pays up to \$30
BIFOCAL	100%	Plan pays up to \$50
TRIFOCAL	100%	Plan pays up to \$65
FRAME REPLACEMENT (EVERY 12 MONTHS)	Plan pays up to \$120	Plan pays up to \$70
CONTACT LENSES IN LIEU OF GLASSES (EVERY 12 MONTHS)	Plan pays up to \$120	Plan pays up to \$105

Lean On Us: Core Benefits

We don't like to talk about accidents, because that makes us sad. So we want you to know that Prometheus provides for you and your family should something unfortunate happen.

Life Insurance

Life insurance coverage helps protect the financial security of your family in the unfortunate event that you pass away. The coverage equals 1x Promethean's Basic Annual Earnings to a Max benefit of \$400,000. This is why it is important to keep your beneficiary information updated in ADP.

Accidental Death & Dismemberment Insurance

In addition to life insurance, this coverage helps protect against the financial burden of a covered loss due to an accident. As with the Life Insurance, it is important to keep your beneficiary information up to date in ADP.

Long Term Disability Insurance

This coverage helps protect the financial health of you and your family should you suffer an illness or injury that prevents you from working, whether for months or years. This benefit covers 60% of monthly income up to a maximum of \$15,000 per month and begins after 90 days following a covered injury or illness.

Flexible Spending Accounts

Do you hate more money? Sure you don't. So here is the reason why you should consider using a Flexible Spending Account. Two simple words: Big Savings. Depending on your expenses and your tax bracket, you save money for things like dental work and prescriptions, as well on some things we normally never get a break on (and pay through the roof for): childcare and care for other dependents.

- **Health Care Reimbursement Account**
This account allows you to use pre-tax dollars to pay for certain non-reimbursed medical care expenses. Plan carefully when electing to participate in this account since any funds remaining in the account at the end of the plan year will be forfeited. To make medical care reimbursement effortless, each participating Promethean has an FSA type credit card.
- **Dependent Care Assistance Account**
Daycare expenses for dependent children and disabled adults (i.e. spouse, parent) can add up quickly. This is why we offer the Dependent Care Assistance Account to help relieve some of the financial burden. With this account, you can use pre-tax dollars to pay for the qualified dependent care expenses. As with the medical expense account, any funds remaining in the account at the end of the plan year will be forfeited.

The Feeling of Home — Since 1965

I AM HOME
PROMETHEUS

Promethean Programs

Sick Time

If you're not feeling well, stay home and take care of yourself. All Prometheans are eligible for sick leave benefits. This means you'll receive pay even though you're at home in bed, tending to a sick family member or visiting the doctor or dentist for any reason. Sick time accrual rate is 2.77 hours per pay period for all Prometheans.

All Prometheans

Length of Service	Yearly Accrual	Bi-Weekly Accrual	Maximum Accrual
0-85+ months (0-7+ years)	9 days	2.77 hours	200 hours

Sick Time Donation

Sharing is caring. We definitely care about each other at Prometheus. Our Sick Time Donation program offers you some peace of mind when you need it most. In our team-oriented culture, Sick Time Donation is how we band together to take care of each other in times of family or personal emergencies. It is a companywide program that allows Prometheans to donate Sick Time hours to a Sick Time Bank to benefit Prometheans in need. If you, your spouse or another immediate family member have a serious illness that requires you to miss extensive time from work and you've exhausted your own Sick Time, hours donated to the Sick Time Bank can help you receive compensation while you're out. You can donate to the Sick Time Bank whenever you want, as long as the balance on your own sick time exceeds 48 hours.

Special Leaves

We understand that situations may arise when you need extended time away from work. We don't want you to have additional worries and if you communicate with us, we will work to do our best to take care of you.

Leaves of Absence

Life happens. If an event arises that requires you to be away from work, we want to make sure you and everyone affected is in a good place. Leaves of absence work a little differently from state to state. Many are either protected by or run concurrently with the California Family Rights Act (CFRA), the Oregon Family Leave Act (OFLA) and/or the Federal Family Medical Leave Act (FMLA).

If you need time away, reach out to Promethean Services to discuss your needs.

- **Family/Medical Leave**
- **Pregnancy Disability Leave**
- **Bone Marrow and Organ Donation Leave**
- **Disability Leave**
- **Bereavement Leave**
- **Sick Leave**
- **Domestic Violence Leave**
- **School Activity Leave**
- **Jury Duty and Witness Leave**
- **Military Leave**
- **Military Spouse Leave**
- **Volunteer Civil Service Leave**
- **Victims of Crime Leave**



Promethean Programs

Vacation Time

Because we hire for our cultural traits, we have a lot of Prometheans who are so committed to their jobs that they find it hard to tear themselves away and go on vacation. We want you to take time off. We want you to go away, refresh and come back with your creative juices flowing! If you are a regular full time Promethean, you will increase your yearly accrual rate the longer you are with us. The longer you are a part of the Prometheus family, the more vacation days you will earn.

Regular Full Time Prometheans (Scheduled to work minimum of 30 hours per week)

Length of Service	Yearly Accrual	Bi-Weekly Accrual	Maximum Accrual
0-12 months (0-1 year)	10 days	3.08 hours	120 hours
13-24 months (1-2 years)	11 days	3.38 hours	132 hours
25-36 months (2-3 years)	12 days	3.69 hours	144 hours
37-84 months (3-7 years)	15 days	4.62 hours	180 hours
85+ months (7+ years)	20 days	6.15 hours	240 hours

Regular Part Time Prometheans (Scheduled to work minimum of 20 hours per week)

0-36 months	5 days	1.54 hours	60 hours
37+ months	7.5 days	2.31 hours	90 hours

You might have already noticed that your vacation accruals are based on the length of service.

Our Front POrCH

At Prometheus, giving back isn't just part of our cultural fabric, it's also in our blood. Our Founder, Sanford Diller and his wife, Helen Diller, have modeled for us that "it's never too early, too late or too often to make the world a better place." We want to be good neighbors and try to do so by helping take care of the communities in which we work and live. POrCH (Prometheus Outreach Community Help), as we like to call our volunteer program, gives you eight paid hours a year to donate your time to causes and organizations that you are passionate about (pssst... everybody knows you'll get a lot more than eight hours). Whether you enjoy building homes for people in need or volunteering to clean up the Bay, POrCH supports your cause and your desire to make a difference.

TORCH

Thanking is what families do. Our TORCH recognition program inspires Prometheans to want to exceed expectations. TORCH recognizes in big and small ways all the things Prometheans do every day that make us stand out. It is our version of a high-five. Anyone can TORCH and be TORCHED at anytime. It takes the form of an eCard or gift and celebration, but that's not what inspires people. What inspires is the amazing feeling we get knowing that people appreciate what we're doing.

There are three levels of our TORCH recognition program. The first level allows Prometheans to "Thank" one another via an electronic "Thank You" message. The second level of recognition allows Prometheans to recognize one another by nominating them for a Spark award for their outstanding

Promethean Programs

performance on the job. The Spark award allows Prometheans to print a gift certificate and present it to a Promethean who can redeem the \$25 gift certificate through our TORCH portal by selecting from a variety of gifts including gift certificates, physical objects, or trips. The third (highest) level is the Ignite award which is like a Spark award but can be redeemed as a \$50 gift through our TORCH portal.

Milestones

(GIFTS AND A SPECIAL ANNIVERSARY WEEK)

Why celebrate careers? Because it makes a difference! Our TORCH Milestones Program celebrates your service to Prometheus at 1 year, 3 years of service, 5 years and then every 5 years after that, all the way to 50 years. The way it works, you receive a Yearbook each time you hit a milestone year, as described above. These Yearbooks are not like your high school yearbook that had pictures of everyone in your graduating class and you went around getting all your friends and teachers to sign it. No siree bob. This beautifully designed, very cool-looking little booklet is personalized with your name and length of service, and includes a thank you message from Jackie, our CEO.

And this is not all! Every five years we recognize service milestones by giving you an “anniversary gift” equaling one extra week of vacation. Sweet! You must use your anniversary gift within a year of your anniversary date. If you miss using it, talk to us. We sometimes make exceptions and may allow you to cash it out.

Paid Holidays

(YOUR BIRTHDAY AND DAY OFF WITH PAY IF YOU ARE A VETERAN)

Happy holidays... A chance to unwind and relax. A chance to spend some quality time with your family or friends, or read that book that you've been putting off for a long time. We want you to take time off and enjoy whether it's a Thanksgiving meal, a New Year celebration, or any other holiday.

And, guess what! Your birthday counts as a holiday as well. We give you flexibility on how you use this Paid Birthday gift: take your birthday off and get paid for it; work on your birthday and take a different day off and get paid for it; or work on your birthday, not take another day off and get double pay for the day. We also provide you a paid float holiday each year so you can celebrate what is meaningful to you as long as you are hired by June 30th of the year! Think of this like a floating holiday. You get eight hours of floating holiday pay each year. You can use it at any time.

On a final note, we want to thank the men and women who have served our country. As a Veteran, we thank you and hope you will enjoy Veteran's Day away with a day of holiday pay.

HOME Office and Commercial Prometheans

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day (Veterans Only)
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day
- Float Holiday – Promethean Choice
- Promethean Date of Birth

Residential Prometheans

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Easter Holiday
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day (Veterans Only)
- Thanksgiving Day
- Christmas Day
- Float Holiday – Promethean Choice
- Promethean Date of Birth

Grow With Us:

A MULTITUDE OF WAYS TO SAVE

401(K) Retirement Plan

One of our founder’s guiding principles is, “Watch the pennies and dollars will come”. Our business is progressive. Small investments lead to larger opportunities. We build and we grow. And investing in your future is just as important to us as investing in our business.

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more, it can be easy to overlook the need to save for retirement. But it’s important to set aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

This could be one of the most important investments that you will make. Why not start saving now?

The 401(k) is a type of retirement program that allows you to save a portion of your salary **BEFORE** or **AFTER TAXES** toward your own retirement benefits. All full-time Prometheans and part-time Prometheans working over 20 hrs/week, age 21 and over are automatically enrolled in our 401(k) retirement plan at a contribution rate of 3%. We match your contributions 50 cents on the dollar up to a maximum company match of 6% of your contributions. Contributions will follow a four (4) year vesting schedule in increments of 25% for each year. If you wish not to participate in the 3% auto-enrollment, you have an option to opt out within the first 30 days of employment.

Excellence is one our core values. This is why we chose Fidelity, an industry leader, to administer our 401(k) plan. Since 1946 Fidelity is fully committed to long-term success and stability. Fidelity has helped millions of people invest for their goals and share the skills and insights they have gained over the years with each of their customers. Fidelity offers many tools and resources that will help you not only to track your account activity but also to help you confidently manage your investments and make more informed investment decisions.

- Customer service makes it easy to find everything you need to update your accounts or to get the help you need.
- Accounts & Trade experience allows you to view all of your account information, shows you what’s happening in the markets, and allows you to take action.
- Now you can easily manage and monitor your accounts and finances with a seamless, mobile-friendly experience. Mobile apps let you access your accounts and get help from Fidelity whenever—and wherever—you want.
- Calculators & Tools to help plan your retirement, save for college, budget, and more.
- Viewpoints can help you become a more powerful investor with timely insights from Fidelity experts.



Grow With Us:

A MULTITUDE OF WAYS TO SAVE

Educational Assistance

We are committed to your development. After only 90 days, Prometheans are eligible for reimbursement of up to \$5,250 per calendar year for higher education and reimbursement for certifications or licenses of up to \$1,500. For example, you could utilize this program to achieve professional accreditations such as CPM or CPA designations or to take courses for HVAC or Appliance Repairs. Isn't it time you went back to school?

Referral Bonus

We made you a Promethean, which means we think the world of you and trust your judgment. If you think you know someone who is Promethean material, we want to meet them. And if we end up making them a Promethean too, you may be eligible to receive an award ranging anywhere from \$250 to \$5,000.

We like referrals sooo much that we use a Referral Bonus Program to inspire Prometheans to send us folks who have similar cultural traits and can adapt to our team-oriented environment. In fact, on an annual basis, many of our hires come from referrals.

The bonus amounts are based on average base annual wages which differ for Field versus Home Office Prometheans. The amounts are also based on the fact that we spend more money on recruitment fees for Home Office positions than for Field positions. Our bonus referral payouts are generous within our industry:

- \$250 for a part-time Field Promethean
- \$500 for a full-time Field Promethean
- \$2,500 for a non-exempt Home Office Promethean
- \$5,000 for an exempt Home Office Promethean

Every Promethean is eligible for our referral bonus program. Your referral must be with us for 90 days in order for you to receive the payout.

Commuter, Transit & Parking Benefits

Long commute to work? We thought about it too. Prometheans can commute to and from work and receive a tax free benefit for eligible expenses. The Commuter, Transit and Parking eligible expenses include, transit passes, ticket books, fare cards, Vanpool costs as well as parking cost associated with your business. Section 132 (f) of federal tax law allows you to reduce your commuting costs by up to 40%, by using pre-tax dollars (subject to monthly limits) to pay for your commuting expenses. Visit your benefits website for enrollment information.

Prometheus Housing Discount

Our promise is for you to feel Home at Work. And like with everything we do, we take it to the next level. We offer two types of housing discounts at our Neighborhoods. The On-Site Staff Housing discount offers reduced rent to those who may be required to live at the Neighborhood in which they work. The Promethean Housing Discount offers 20% off of rent to those who want to live at a Prometheus Neighborhood by choice and subject to availability. Also, to make it simpler for Prometheans to learn about the 20% Promethean housing discount, the Promethean housing tab is on Odyssey along with a dedicated housing concierge to effortlessly walk you through the process.

We create community.
We curate experiences.
We give back.

Support Programs

Bank of America at Work

Bank of America at Work® offers you reliable and secure financial solutions for every stage of life: convenient checking and savings accounts, rewarding credit cards, and competitive home and auto loans. Plus, Merrill Edge® offers you streamlined investments and financial education. In short, you'll find everything you need to help you achieve financial well-being.

Pet Insurance Discount

We welcome furry friends with open arms and treats as a member of the family. But what about the unexpected, like a serious illness, or the puppy who swallows a sock? We thought about all of your family members, including the furry ones. We partner with VPI and Healthy Paws, two of the largest and oldest pet insurance companies. Pet insurance provides a financial safety net for unexpected veterinary expenses. With pet insurance, you can focus on giving your pet the best care possible, instead of focusing on the cost of treatment. If you elect to use this benefit, you can receive a 5% group discount on basic coverage from VPI Pet Insurance. If you have more than two pets, you can potentially receive a 15% discount.

Health and Wellness

Go365

Go365 is a personalized wellness and rewards program sponsored by Prometheus that helps you make healthier decisions and guides you on your well-being journey. You can earn awesome rewards for activities like:

- Yearly flu shots
- Workouts
- Vision and dental exams

You and a dependent each earn Points for completing various eligible wellness activities in Go365. Accumulated Points in the program year defines your Status: Blue, Bronze, Silver, Gold, and Platinum. You will begin at Blue, and once you will complete at least one section of the Health Assessment, get a biometric screening or log a verified workout, you will move to Bronze, unlocking more Points opportunities and the capability to spend Bucks in the Go365 Mall. Each Point earns you a Buck and with higher Status levels, you get Bonus Bucks opportunities. Why do you want all of these Bucks? For the rewards in the Go365 Mall!

As you're accumulating Points in Go365, you get 1 Buck for each Point you earn, which can be redeemed in the Go365 Mall! These Bucks are spendable on things like gift cards, movie tickets, fitness gear and even charities. You're also automatically entered in a monthly jackpot drawing where you could win prizes like fitness devices or a TV. The higher your Status, the greater the reward if you win!

WEBSITE: <https://www.go365.com/>

Find Your Inner Titan

Want to get FIT with Prometheus? Participate in our FIT program and gain knowledge on everything from exercise and nutrition to stress management and financial wellness. Our goal is to provide you with the tools you need to make meaningful and healthy lifestyle changes. The FIT program emphasizes total wellness from fitness to personal finances and focuses on increasing your awareness on topics such as regular movement and stress management.

Health and Wellness

Employee Assistance Program

The Employee Assistance Program (EAP) is a confidential counseling service to help address personal issues you are facing. This service, staffed by experienced clinicians, is available by calling 1-800-854-1446, a toll-free phone line 24 hours a day, seven days a week. A Guidance Consultant will refer you to a local counselor for up to three face-to-face counseling sessions per problem, at no per session charge, or help you find resources in your community. Call any time with personal concerns, including:

- Relationships
- Job pressures
- Marital conflicts
- Legal Information
- Referrals and Resources for Work-Life Needs
- Substance abuse

Voluntary Insurance Plans*

Voluntary Insurance Plans, offered during benefits open enrollment, provide additional insurance coverage for you and your dependents. These plans are portable, meaning you can take them with you if you ever leave Prometheus which, of course, we hope you won't do!

Short Term Disability

Short Term Disability coverage is contributory. You are responsible for paying all of the cost through payroll deduction.

- Covers accidents and sickness up to 12 weeks.
- **OR & WA:** Weekly benefits are 60% of your weekly earnings.
- **OR & WA:** Maximum benefits are \$1,200 per week.
- **CA:** Weekly benefits are 20% of your weekly earnings.
- **CA:** Maximum benefits are \$800 per week.

Whole Life

This benefit has a dual function. Not only will it work to protect the financial security of your family in the unfortunate event that you pass away but it will also build cash value that you can borrow against while you're living. Rates for this kind of coverage are more affordable through Prometheus and premiums will not increase as you age and continue into retirement.

Group Accident

This benefit helps offset out-of-pocket expenses incurred by deductibles and co-pays resulting from off-the-job injuries and prescribed treatments. Available plan options offer preventative care and coverage for catastrophic injuries.

Group Critical Illness

This benefit helps protect your finances in the case of an unexpected health issue such as stroke, heart attack and even cancer. Payout for a covered illness is given in one lump sum, and coverage is continuous for newly diagnosed health problems occurring 9 days apart from one another.

Group Hospital Indemnity

Would a trip to the hospital leave your finances in serious condition? This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

Voluntary Term Life & AD&D

This benefit is a good option if you'd like more coverage on top of what is already being provided to you at no cost by Prometheus.

*Offered during open enrollment only



Prometheus Real Estate Group, Inc.

1900 S. Norfolk Street, Suite 150 | San Mateo, CA 94403
T 650.931.3400 | F 650.931.3600 | prometheusreg.com