



# Benefits Guide | 2025



# » Benefits Guide Overview

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- Benefits Eligibility
- Enrollment Responsibilities
- Benefit Types
- Costs
- Information
- Enrollment Steps

## Questions?

Contact Human Resources:

**Sarah Casby**, Recruiting & Human Resources Manager x534

**Kris Latchaw**, Director of Administration x570

**Nicole Shaul**, Assistant Controller x557



Whether you're brand new or years into your career, Maner Costerisan wants to help you achieve your goals. We offer business consulting and accounting careers that give you the chance to grow. To stretch. To learn. We invest in our people so they can invest in themselves, their work and their clients.

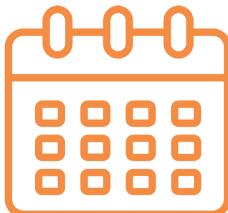
**It's simple. Great benefits attract great employees.** And when we take good care of you, you can take good care of yourself and your family. That's why we offer a benefits package that's both generous and comprehensive.

If you ever have any questions regarding your benefits, please contact the Human Resources team.

## » Eligibility

All full-time employees at Maner Costerisan are eligible to enroll in the benefits outlined in this guide. Full-time employees are defined as those who work 30 or more hours per week for benefit purposes. In addition, your spouse and dependent children (up to age 26) are eligible for medical, dental and vision coverage.

Eligible employees receive two weeks to make all benefit selections. Further changes to your benefits must be done during the firm's annual Open Enrollment period. The only way to make a change outside of that period is if you have a qualifying event.



### Qualifying Events Include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in a child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

You are responsible for notifying Human Resources within thirty (30) days of any qualifying event listed.

Thirty days is the standard deadline to make any changes required by the qualifying event. Once that timeline has expired, no changes can be elected until the next open enrollment.

# » Benefits at a Glance

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## Basic Insurance Benefits

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- Dental Insurance
- Vision Insurance

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- Group Short-Term Disability
- Group Long-Term Disability
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- MetLife Worksite (NEW)
- Will & Legal Document Center
- Identity Theft Protection
- Long-Term Care Protection
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- Pet Insurance

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- Flexible Spending Accounts (FSA)

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- Profit Sharing

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- Wellness Reimbursement
- Career Development Benefits
- CPA Exam Passage Assistance
- Continuing Professional Education
- Career Development Program

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- Flexible Work Arrangements
- Paid Time Off
- Paid Parental Leave
- Firm and Family Outings & Events

## » Health Insurance

Maner Costerisan offers three high deductible health plan options to choose from. For 2025 Maner elected to change the Buy-Down BCN HMO plan to a POS plan. The POS plan is eligible to all employees.

2025	Buy-Down Plan Blue Care Network POS	Core Plan BCBSM PPO	Buy-Up Plan BCBSM PPO
Deductible (I/F)*	\$3,300/\$6,600	\$3,300/\$6,600	\$2,000/\$4,000
Co-Insurance	20%	20%	20%
Out-of-Pocket Maximum	\$6,900/\$13,800	\$4,000/\$8,000	\$3,000/\$6,000
Prescription	\$10/\$30/\$60/\$80**	\$10/\$40/\$80**	\$10/\$40/\$80**

*\*(I/F) Individual/Family.*

*\*\*Formulary Tiers.*

All of our medical insurance plan options include a Health Savings Account (HSA) component. Maner currently contributes \$1,250 for a single enrollee and \$2,500 for two or more enrollees, annually, into your HSA account.



### Helpful Hint:

Don't forget, the firm contributes toward your Health Savings Account (HSA), which offsets a portion of your deductible. See pages 10 and 11 for more details.

## » Employee Costs

2025 Plans	Monthly Premium	Annual Premium	Bi-Weekly Payroll Cycle	Semi-Monthly Payroll Cycle	Employer Monthly Contribution
<b>Buy Down Plan (POS)</b>					
Single	\$82.59	\$991.08	\$38.12	\$41.30	<b>\$330.37</b>
Two-Person	\$198.22	\$2,378.64	\$91.49	\$99.11	<b>\$792.89</b>
Family	\$247.78	\$2,973.36	\$114.36	\$123.89	<b>\$991.10</b>
<b>Core Plan (PPO)</b>					
Single	\$102.82	\$1,233.84	\$47.46	\$51.41	<b>\$411.30</b>
Two-Person	\$246.78	\$2,961.36	\$113.90	\$123.39	<b>\$987.10</b>
Family	\$308.47	\$3,701.64	\$142.37	\$154.24	<b>\$1,233.88</b>
<b>Buy-Up Plan (PPO)</b>					
Single	\$159.30	\$1,911.60	\$73.52	\$79.65	<b>\$411.30</b>
Two-Person	\$382.36	\$4,588.32	\$176.47	\$191.18	<b>\$987.10</b>
Family	\$477.95	\$5,735.40	\$220.59	\$238.98	<b>\$1,233.88</b>

## » Vision Insurance

Maner Costerisan offers Delta Vision which is a voluntary, employee-paid benefit plan you can choose for yourself and your family.

<b>2025 Benefit</b>	<b>Description</b>			
Well-Vision Exam	Annually – \$10.00 Co-pay			
Prescription Glasses	Every-Other Calendar Year – allowances for various types of frames, with co-pays. Every Calendar Year – allowances for lenses & lens enhancements, with co-pays			
Prescription Contacts (instead of glasses)	Every Calendar Year – allowances for contacts, with co-pay			
Additional Savings	Savings available on Glasses, Sunglasses, Retinal Screening, and Laser Vision Correction			
<b>2025 Vision Base Plan</b>	<b>Monthly Premium</b>	<b>Annual Premium</b>	<b>Bi-Weekly Payroll Cycle</b>	<b>Semi-Monthly Payroll Cycle</b>
Single	\$6.23	\$74.76	\$2.88	\$3.12
Two-Person	\$12.47	\$149.64	\$5.76	\$6.24
Family	\$20.07	\$240.84	\$9.26	\$10.04



## » Dental Insurance

Maner Costerisan offers two dental benefit plans through Delta Dental Plan of Michigan. This is a voluntary, employee-paid benefit you can select for yourself and your family.

Type of Service	Coverage
Preventive Services	Exams, cleanings, X-rays — 100% covered annually
Deductible	Applies to basic and major services only — \$50.00 per person, limited to a Max of \$150 family
Basic Services	Fillings, simple extractions — Covered 80%
Major Services	Oral Surgery, root canal, crowns — 50% Covered
Maximums	\$1,000 per person total per year for Base, \$1,500 per person total per year for Buy Up Orthodontic Services \$750 per person lifetime for Base, \$1,500 per person lifetime for Buy Up

2025 Delta Dental Base	Monthly Premium	Annual Premium	Bi-Weekly Payroll Cycle	Semi-Monthly Payroll Cycle
Single	\$34.63	\$415.56	\$15.98	\$17.32
Employee + Spouse	\$69.25	\$831.00	\$31.96	\$34.63
Employee + Children	\$86.37	\$1,036.44	\$39.86	\$43.19
Family	\$136.24	\$1,634.88	\$62.88	\$68.12
2025 Delta Dental Buy Up				
Single	\$38.28	\$459.36	\$17.67	\$19.14
Employee + Spouse	\$76.55	\$918.60	\$35.33	\$38.28
Employee + Children	\$99.80	\$1,197.60	\$46.06	\$49.90
Family	\$155.65	\$1,867.80	\$71.84	\$77.83

## » Cafeteria Plan Benefits

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### Health Savings Account (HSA)

All of our medical insurance plan options include a Health Savings Account (HSA) component.

A health savings account is a personal bank account funded with your pre-tax contributions and Maner contributions. You will be required to set up an account at a bank of your choice and provide the payroll department with the routing and account number information. The funds in this account can only be used to pay qualified medical, dental and vision expenses that are tax-deductible as well as long-term care premiums. This account is yours, and any balance goes with you if you leave the firm.

### How HSAs Work

Contributions are deducted from each payroll period. Maner's contribution is prorated and paid into your account at the beginning of each month via ACH. You can change your level of contribution any time during the year by notifying the payroll department. You must be enrolled in one of the firm's medical plans to be eligible to participate in a HSA account. Those enrolled in Medicare are not eligible for an HSA.



### Helpful Hint:

Unlike other benefits, you can change your HSA contributions at any time during the year!

**Maner currently contributes \$1,250 for a single enrollee and \$2,500 for two or more enrollees, annually, into your HSA account.** Individuals over 55 years are eligible to make additional “catchup” contributions into their HSA account. The chart below explains 2025 maximum contribution levels for a HSA account.

### 2025 HSA Savings Maximums

Type	Single	Family
2025 IRS Maximum Contribution	\$4,300.00	\$8,550.00
Maner Costerisan Contribution	\$1,250.00	\$2,500.00
Employee Additional Maximum	\$3,050.00	\$6,050.00
55 years & Over Catchup	\$1,000.00	\$1,000.00

### HSA Savings Example (Single):

$$\mathbf{\$1,250.00} + \mathbf{\$3,050.00} = \mathbf{\$4,300.00}$$

Maner Contribution

Employee Contribution

IRS Maximum Contribution

## » Cafeteria Plan Benefits

### Flexible Spending Accounts

A flexible spending account consists of employee pre-tax deductions that can be used to cover certain deductible medical expenses and dependent care expenses.

Once you have made your elections, your contribution levels cannot be changed until the next open enrollment. You can rollover up to \$660, however anything over that amount that is not used will be forfeited.

#### 2025 Contribution Maximums

Flexible Spending Maximum	\$3,300
Dependent Care—Single	\$2,500
Dependent Care—Family	\$5,000

! **Review this election carefully. You CANNOT change your FSA contributions during the year.**

### Types of Flexible Spending Accounts:

- **Limited-Use Medical Spending Account:**

For those enrolled in a firm health plan. Contributions made to this account can be used only for Dental and Vision expenses. Maximum pre-tax deduction: \$3,300

- **Medical Spending Account:**

For those not enrolled in a health savings account eligible health plan. This account can be used for any type of medical, dental, or vision expenses.

Maximum pre-tax deduction: \$3,300

- **Dependent Care:**

This account is used for child care expenses. These pre-tax contributions cover child care for children under the age of 13, disabled children, spouse or disabled dependents. Maximum pre-tax deduction: \$5,000

# » MetLife Worksite

## MetLife Worksite (Replacing AFLAC)

MetLife Worksite is a voluntary, employee-paid insurance coverage that can be paid for through post-tax payroll deductions. Helps fill the gaps in medical coverage that can result in unexpected expenses and financial stress.

### Available Options Include:

#### Accident

Protection for life's unexpected moments. Covers up to 150 unforeseen events.

#### Hospital Indemnity

Help for unexpected expenses related to hospital stays. Protection from the out of pocket costs that often come with hospital stays such as copays, deductibles, and out-of-network charges.

Type	Monthly (12)
Employee Only	\$6.80
Employee + Spouse	\$11.87
Employee + Children	\$15.67
Employee + Spouse and Children	\$20.74

Type	Monthly (12)
Employee Only	\$14.58
Employee + Spouse	\$29.41
Employee + Children	\$23.40
Employee + Spouse and Children	\$38.23

To learn more visit the Benefits page on Sharepoint.

## » MetLife Worksite

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MetLife Worksite is a voluntary, employee-paid insurance coverage that can be paid for through post-tax payroll deductions. Helps fill the gaps in medical coverage that can result in unexpected expenses and financial stress.

#### Critical Illness

Financial support for employees when they or a family member become seriously ill. Coverage for a range of medical conditions.

**Monthly Rates are determined based on age and amount elected. You can elect \$10,000 or \$20,000 in coverage.**

\*Employee premiums will be based on their own age and benefit amount.

\*Spouse premiums will be based on their own age and benefit amount.

To learn more visit the Benefits page on Sharepoint.

## » Retirement Benefits

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### **Maner Costerisan & Ellis, P.C. Profit Sharing 401(K) Cash Accumulation Plan**

It's never too early to begin planning for your future and retirement. Maner offers a robust 401(k) Profit Sharing Plan with both standard and Roth options

#### **Pre-Tax Deductions or Post-Tax Deductions (ROTH)**

You are eligible to make elective contributions to the plan on the first day of the month after hire (if you are 21 years old). Part-time and seasonal employees that do not complete at least one year of service are not eligible.

Once you have received one paycheck, an automatic e-mail is sent to you. The included link allows you to set up your account, make investment selections, and set up your deduction percentages.

Please note that if you decide to not make any elections, you will automatically be enrolled into the Target Date Portfolio Model with a contribution set at 6% of your earnings until you update your elections online. Your contributions will automatically increase 1% per year until you have reached 10%, unless you update your elections online.

#### **401(K) Contact:**

##### **Michael Nordmann**

Principal, Chief Wealth Officer

Direct line: (517) 886-9563 | Mobile: (517)  
582-5978 mnordmann@manerwealth.com

#### **Portal**

[www.myplanconnection.com/Login](http://www.myplanconnection.com/Login)



## 401(k) Contributions – Pre-Tax

These contributions reduce your taxable income. Any earnings are tax-deferred until qualified withdrawal.

## 401(k) Roth Contributions – Post-Tax

These contributions are deducted after taxes and withheld from your paycheck. Earnings are tax-free with qualified distributions.

## 2025 401(k) Contribution Limits

401(k) Employee Limit	\$ 23,500
401(k) Roth Limit	\$ 23,500
50 years & Over Catchup	\$ 7,500

## Profit Sharing (Company Contribution)

You become eligible for profit sharing once you have completed one year of service, during which time you work at least 1,000 hours and have reached the age of 21 years.

## Vesting

Your right to your account balance is called "vesting". You are always 100% vested in your own contributions and any rollover contributions adjusted for earnings or losses. Company profit sharing contributions are vested per the profit sharing vesting schedule (shown below).

## Profit Sharing Vesting Schedule

Years of Service	Percent Vesting
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years or more	100%

## » Personal and Financial Security Benefits

### Group Term Life Insurance/Accidental Death & Dismemberment

The plans cover all full-time employees beginning on the first day of the month following hire and is fully paid for by the firm through MetLife Life Insurance Company.

Length of service and position within the firm determine the benefit level. Coverage is not underwritten at hire and may be reduced at certain age levels as dictated by the contract.

### Group Short-Term Disability (STD)

Regular full-time employees are eligible for the employer-paid benefit through MetLife Life Insurance Company, beginning on the first day of the month following your hire date.

Length of service and position within the firm determine the benefit level. Benefits begin on the 8th day of injury/illness, and can extend until you are covered by long-term disability coverage (13 weeks).

### New increased Levels for 2025

Life Insurance	Coverage Level
Shareholders	\$200,000
Managers/Sr. Managers/ CPAs	\$100,000
All Other Employees	\$50,000

Short-Term Disability (STD)	Coverage Level
Shareholders/Sr. Managers/ Managers	60% of comp up to \$2,000/week
All Other Employees	60% of comp up to \$1,000/week

## Group Long-Term Disability (LTD)

Regular full-time employees are eligible for the employer-paid benefit through MetLife Insurance Company, beginning on the first day of the month following your hire date.

Length of service and position within the firm determine the benefit level. Benefits begin after you have been totally and continuously disabled for 90 days, and are available as long as you are disabled up to the normal social security age. Benefits may be reduced for income received from certain designated sources outlined in the policy.

## Need to Update Your Beneficiary?

If you have had a life event or are unsure of your beneficiary for your life insurance, please email [HR@manercpa.com](mailto:HR@manercpa.com) to get a new beneficiary form to complete.

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Please review the Benefit Summaries for these coverages carefully to familiarize yourself with the benefits available to you. These summaries can be found on the HR Hub Benefits page on Sharepoint.



### Verizon Employee Discount:

You may be eligible for an employee discount. To register your Verizon line, see information on the HR Hub Benefits page on Sharepoint.

## Metlife

Employee Amount	\$10,000 Increments																																							
Employee Maximum	5 times earnings or \$500,000, whichever is less																																							
Employee Guarantee Issue Amount	\$150,000																																							
Spouse Amount	\$5,000 increments, not to exceed 50% of EE amount																																							
Spouse Maximum	\$100,000																																							
Spouse Guarantee Issue Amount	\$50,000																																							
Spouse Rate Based On	Employee Age																																							
Age Reduction Schedule	None																																							
Waiver of Premium	Yes																																							
Accelerated Benefit	Yes																																							
Supplemental Life Rates (per \$1,000) - EE Includes AD&D																																								
<table border="1"> <thead> <tr> <th>Age</th> <th>EE</th> <th>SP</th> </tr> </thead> <tbody> <tr><td>&lt;25</td><td>\$0.0600</td><td>\$0.0600</td></tr> <tr><td>25-29</td><td>\$0.0600</td><td>\$0.0600</td></tr> <tr><td>30-34</td><td>\$0.0800</td><td>\$0.0800</td></tr> <tr><td>35-39</td><td>\$0.0900</td><td>\$0.0900</td></tr> <tr><td>40-44</td><td>\$0.1190</td><td>\$0.1190</td></tr> <tr><td>45-49</td><td>\$0.2030</td><td>\$0.2030</td></tr> <tr><td>50-54</td><td>\$0.3280</td><td>\$0.3280</td></tr> <tr><td>55-59</td><td>\$0.5020</td><td>\$0.5020</td></tr> <tr><td>60-64</td><td>\$0.7220</td><td>\$0.7220</td></tr> <tr><td>65-69</td><td>\$1.2700</td><td>\$1.2700</td></tr> <tr><td>70-74</td><td>\$2.0600</td><td>\$2.0600</td></tr> <tr><td>75+</td><td>\$2.0600</td><td>\$2.0600</td></tr> </tbody> </table>		Age	EE	SP	<25	\$0.0600	\$0.0600	25-29	\$0.0600	\$0.0600	30-34	\$0.0800	\$0.0800	35-39	\$0.0900	\$0.0900	40-44	\$0.1190	\$0.1190	45-49	\$0.2030	\$0.2030	50-54	\$0.3280	\$0.3280	55-59	\$0.5020	\$0.5020	60-64	\$0.7220	\$0.7220	65-69	\$1.2700	\$1.2700	70-74	\$2.0600	\$2.0600	75+	\$2.0600	\$2.0600
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## » Supplemental Life Insurance

An employee-paid coverage option that allows you to purchase additional protection as your needs change over time. Spouse and child coverage is also available.

## Metlife

AD&D Rate (per \$1,000)	EE - \$0.015; SP - \$0.015; \$0.048 CH
Dependent Life (per \$1,000)	Child Birth to 6 months - \$1,000 / 6 months to 26 - choice of \$1K/\$2K/\$4K/\$5K/\$10K
Dependent Rate (per child unit)	\$0.24 per \$1,000
Portability	Included
Dependent Age Coverage Ends	Age 26

## » **Personal and Financial Security Benefits**

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### **Will & Legal Document Center**

This program is provided in conjunction with your life insurance coverage through MetLife Life Insurance. This employer-paid benefit offers assistance in preparing basic wills, power of attorney, medical treatment authorization forms for minors, estate planning education and tools, and a personal information organizer that allows you to place all your pertinent information and documents in one place.

### **Long-Term Care Protection**

Maner provides a Long-Term Care Plan through UNUM for managers and above or those employees with 10 years or more of service. The employer-paid option provides coverage of \$3,500/month for three years. An employee can add buy-up options up to \$6,000/month for up to six years.

In addition to the Maner Long-Term Care plan, an additional Life/Long-Term Care offering is available through the BDO Alliance. This is an individual product and, if elected, premiums will be paid by you directly to Trustmark. Enrollments will take place annually each August and information about this offering will be communicated at that time.

### **Michigan Education Savings Program (MESP)**

This is an employee-paid program through payroll deductions for your children's future education. MESP accounts must be set up prior to processing payroll deductions. Notify the payroll department once the accounts have been established.

## Why you Need Protection

Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time in a variety of ways, ranging from a stolen wallet or home burglary to online theft of your personal information.

Recovering from identity fraud means more than just canceling credit cards. Not only can it be a complicated and stressful experience, but it can cost your employee or member of your organization hours of time and out-of-pocket expenses to reestablish their credit and clear their name. The hard reality is that victims must painstakingly prove, often to disbelieving creditors, that the debts are not their own.

Purchasing identity fraud expense reimbursement coverage for your employees or members can be an affordable and compelling addition to your benefits suite.

## Coverage Highlights

Travelers Identity Fraud Expense Reimbursement coverage helps pay for expenses associated with resolving an identity fraud event and perhaps, most importantly, gives people tools and information to reduce their risk of future additional fraud.

In addition to expense reimbursement, Travelers also has an endorsement for purchase that offers Identity Fraud Resolution Services through CyberScout®, which includes:

- Exclusive online education resources providing tips and information to help avoid becoming a victim.
- 24/7 personal access to an expert fraud specialist.
- Document replacement help (i.e., Social Security card, birth certificate, passport, etc.).

In the event of an actual identity fraud, services include:

- Step-by-step guidance through the resolution process, including unlimited assistance to restore a victim's identity.
- 3-in-1 credit reporting.
- One year of free credit, cyber and fraud monitoring.

## » Personal Insurance Discounts through NFP InsurChoice

InsurChoice offers you the ability to personalize your protection program - bringing you quick, convenient, holistic coverage with incredible cost-saving discounts across a variety of top-rated insurance products and careers.

### Key Benefits:

- Competitive Pricing
- Custom-tailored coverage
- Stability
- Innovation



Auto Insurance



Home Insurance



Renters Insurance



Pet Insurance



Medicare Advantage



Travel Protection



Mental Wellness



Home Warranty



Personal Cyber & Identity Theft



ACA Health Insurance



Discount Program



Michigan Education Savings Program

**Michigan Education Savings  
Program—MESP**

<https://www.misaves.com>

**800-546-3718**

**MESP Enrollment Form**

[https://www.misaves.com/documents/  
mi\\_individualapp.pdf](https://www.misaves.com/documents/mi_individualapp.pdf)



## » Pet Insurance

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Pet Insurance is offered as a voluntary benefit through Nationwide.

My Pet Protection is offered at 50% or 70% reimbursement options. Rates are determined by the type of pet covered under the insurance. Employees are able to enroll or cancel at any time. Claims can be filed through an online portal, and are deposited electronically.

**To get a quote visit:** [https://benefits.petinsurance.com/  
manercpa](https://benefits.petinsurance.com/manercpa)

### How to Enroll:

- Visit: [benefits.petinsurance.com/manercpa](https://benefits.petinsurance.com/manercpa)
- Call: (877) 738-7874

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Additional information regarding My Pet Protection is available on the Benefits Sharepoint page or at one of the links below:

- [www.petinsurance.com/  
openenroll507090/](https://www.petinsurance.com/openenroll507090/)
- [www.petinsurance.com/grpwebinarpr975/](https://www.petinsurance.com/grpwebinarpr975/)





# » Wellness Benefits

## Wellness Reimbursement

Maner will reimburse full-time regular employees up to 85% of costs incurred, up to \$500 per year for fitness club/gym memberships, fitness classes, nutritional counseling, and many more programs our employees participate in to stay healthy. Reimbursements will apply to the year in which they are paid. To ensure your reimbursements are paid within the year you intend, please submit any remaining expenses by December 15th of that year. To view more details, see the Workplace Guide.

Item	Example
Memberships	Gym memberships, initiation fees, registration fees, health center/club fees
Classes	Yoga, Aerobics, Zumba, Pilates, spin, martial arts, meditation, kick boxing, nutritional/dietician classes from wellness experts, weight management, karate, Tae Kwan Do, boxing, CrossFit, mental wellness classes
Subscriptions to online fitness or health programs/apps	Physical/mental health apps such as Peloton, Couch to 5k, MyFitnessPal, Nike + Run Mental Health Apps such as Calm and Headspace Club Online programs such as Fitbit Premium, Daily Burn, Obe Fitness, BeachBody
Entry fees for run/walk events	Ele's Place 5k run/walk, Tough Mudder events



## Flu Shot Clinic

We offer an annual flu shot clinic which allows you to get a flu shot on-site at a scheduled clinic. If you elect a Maner health insurance option, the vaccination is covered at no cost to you.

# » Wellness Benefits

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## Employee Assistance Program

This program runs in conjunction with MetLife and TELUS Health and helps you and your family to get professional support and guidance. This program offers easy-to - use services to help with the everyday challenges of life - at no additional cost to you. Assistance offered includes, but is not limited to:

The program's experienced counselors provided through TELUS Health – one of the nation's premier providers of Employee Assistance Program services – can talk to you about anything going on in your life (up to 5 counseling sessions per incident).

Web services include:

- Articles, Checklists and Worksheets
- Online assessments for depression, stress, anxiety and insomnia
- Work/life resources
- Life event navigation
- Health/fitness, personal growth, employee development content and tools.

- Family
- Work
- Money
- Legal Issues
- Identity Theft Recovery
- Health
- Everyday Life



**EAP Program**

[one.telushealth.com](http://one.telushealth.com)

## » **Career Development Benefits**

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Maner is committed to investing and supporting the professional development of all of our employees. We encourage our new professionals to pass the CPA exam as quickly as they can after graduation. We offer several benefits to support those interested in receiving this important (and challenging) certification.

### **Becker Direct-Bill Program**

Becker has an excellent CPA Exam study tool, and those using it have had a high rate of passage. We offer a discounted direct-pay program, with the firm covering the cost of the program, however this is contingent on twenty-four months of employment.

### **CPA Exam Reimbursement & CPA Exam Passage Bonus**

We encourage our professionals to pass the CPA exam within 24 months of hire. The firm will cover the cost of initial application and exam fees once the exam is passed. You will also be paid your normal salary if sitting for the exam, Monday–Friday, covering a maximum of six days (48 hours). The firm does not pay for study time outside of work hours or tests taken on Saturdays. Passage of the exam will result in a bonus, as outlined in the employees' offer letter.



## Continuing Education

Continuing education is critical to your advancement and learning throughout your career. Maner covers the cost of continuing education based on an outlined plan put together by you, your department head, and the department's CPE coordinator.

Selected courses will coincide with the firm's core competencies and the types of engagements you are assigned to.

Maner supports our employees' engagement with the Michigan Association of Certified Public Accountants (MICPA) and the American Institute of Certified Public Accountants (AICPA), and covers the cost of dues related to these memberships, along with any other organizations that may be relevant or pertinent to an employee's career specialization.



**Sherrie Blankenship, CPA**  
Principal  
Committee Chair



**Justin Klein**  
Project Manager  
Technology



**Jessica Fleet**  
Senior Manager  
Accounting & Outsourced Solutions



**Rebecca Malhotra**  
Manager  
Internal Communications



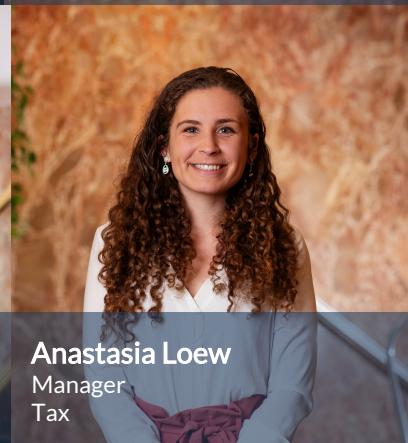
**Jim McNeeley, CPA**  
Principal, Director  
Accounting & Outsourced  
Department Head



**Dave Nielsen, CPA**  
Principal  
Audit



**Nick West, CPA**  
Manager  
Audit



**Anastasia Loew**  
Manager  
Tax

**30 Career Development Committee Members**

# » Career Development Program

Maner Costerisan's Career Development Program (CDP) is a mission-driven, internal training program established to help employees thrive. The goal of the CDP is to enable all associates to reach their potential.

The CDP is designed to help employees at Maner Costerisan by providing personal growth and career satisfaction. Upon starting, all associates will be assigned a career advisor. The advisor will guide the associate/advisee throughout the four levels of the program (see diagram, below). Each level has specific attributes and competencies that the associate and advisors will work toward in their periodic meetings.

**For more information on the CDP, visit the Career Development Program page on Sharepoint or reach out to a committee member.**



## » Paid Time Off

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The firm provides paid time off (PTO) for vacations and other time away from work, and has implemented this policy to motivate employees to take advantage of this important benefit. All regular full-time and regular part-time employees are eligible for PTO. Regular part-time employees (working more than 20 hours per week but less than 35 hours per week) will earn vacation at 60% of the full-time rate. Seasonal staff members do not qualify for the paid time off benefit.

### **Paid time off is earned as follows:**

<b>Level</b>	<b>PTO Days</b>	<b>PTO Hours</b>	<b>PTO Max Rollover at 12/31</b>
<b>Associates/Non-Exempt:</b>			
0-5 years of service	20 days	160 hours	80 hours
More than 5 years of service	25 days	200 hours	120 hours
Managers	25 days	200 hours	120 hours
Senior Managers	30 days	240 hours	160 hours
<b>Shareholders/Partners:</b>			
Income	35 days	280 hours	No carry-over
Equity	35 days	280 hours	No carry-over

## **Paid Time Off Accrual**

For associates/non-exempt employees, paid time off is earned in monthly increments (posted on the first of each month).

For managers, senior managers and shareholders, PTO is front-loaded and posted on the first of each year.

## **Questions?**

Contact Human Resources:

Sarah Casby, Recruiting & HR Manager **x534**

Kris Latchaw, Director of Administration **x570**

Nicole Shaul, Assistant Controller **x557**

## **Holiday**

Regular, full-time employees scheduled to work 35 or more hours per week are paid for the following holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Eve
- Christmas Day
- Floating Holiday\*

\*See workplace guide for Floating Holiday guidelines

## **Bereavement Leave**

Family is everything, and the firm recognizes how challenging loss can be. With that in mind, we offer up to three days (24 hours) of paid time off if an immediate family member dies. This includes a spouse, children, siblings, parents or a spouse's parents or siblings. One day of PTO is provided for the funeral of a grandparent. We encourage our associates to reach out to your department heads to make additional arrangements, as needed.

# » Paid Time Off

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## Family Medical Leave (FMLA)

As an FMLA-covered employer, Maner Costerisan is required to provide up to 12 weeks of unpaid leave, and job protection to “eligible” employees for certain family and medical reasons. Employees are eligible if they have worked for at least 12 months, or 52 weeks, which need not be consecutive. You must have been employed at the firm for 1,250 hours of service during the 12-month period immediately preceding the commencement of the leave.

### **Leave will be granted for any of the following reasons:**

- To care for your child after birth, or placement for adoption or foster care.
- To care for your spouse, child, or parent who has a serious health condition.
- Any qualifying event arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on “covered active duty.”
- Twenty-six work weeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent, or next of kin (military caregiver leave).
- For a serious health condition that makes you unable to perform your job.



## » Paid Time Off

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### Paid Parental Leave

Maner will provide eight (8) weeks of paid parental leave to eligible employees of Maner Costerisan for the primary caregiver and two (2) weeks of paid parental leave to eligible employees to the secondary caregiver. When coordinated with Short-term Disability benefits, an employee could have up to three (3) months of paid leave.

### Eligibility:

- Have been employed with the company for at least 12 months (the 12 months do not need to be consecutive) as a full- or part-time, regular employee.
- Have worked at least 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin.
- Be the parent of a new child OR the placement of a child with the employee from adoption.





# » Work Life Balance

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## Flexible Work Arrangement (FWA)

We are committed to excellence and to the belief that employees are most productive when given the opportunity to manage both professional and personal goals and responsibilities.

We recognize that flexibility, in many forms, can assist employees in finding that right “balance” that is needed for personal satisfaction and growth.

### Our FWA policy provides for the following workplace options:



#### Office-Based

Team members primarily perform their work duties within a Maner office or client location.



#### Hybrid/Blended Workplace

Team members have some days “in the office” and some days working remote from their home workspace.



#### Home Office

Team members are fully remote and have no designated workstation in a Maner office.







## Teams, Teams & More Teams

If sports are your thing, we have it. Softball, Basketball, Bowling, Running, and Flag Football.

## » Firm & Family Events

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Maner offers a wide array of firm and family functions for you and your family to enjoy. Examples of some of the outings we have offered in the past include:

### Firm

- Annual Maner Alumni Golf Outing
- Holiday Parties
- Annual Tax Season Party
- Summer Family Outing (Lansing Lugnuts, Picnic, etc.)
- Family Fall Outing (Country Mill, Potter Park Zoo, etc.)

### Departmental/Team Building

- Canoe the Red Cedar
- Virtual Cyber Sleuths
- Escape Room



## » **Maner Costerisan Cares**

Maner Costerisan believes in the power of a strong community, and we invest our time and talents to help our community thrive. One way we do this is during our annual Maner Cares Day of Impact.

On the first Thursday of every November, we close our doors for the afternoon and send team members to volunteer with nonprofits, making a difference in communities across Michigan. It's one of our favorite events of the year.



### **Maner Team on Microsoft Teams**

Join the Maner Team on Teams to participate in firm-wide events and outings virtually!

### **Charitable and Community Involvement**

One of the main focuses for Maner Costerisan is to give back to the community that supports us. We work with a variety of charitable organizations and community members to support their efforts across the state and the region.



## » Additional Information

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There are several places to find information regarding all the benefits available to you here at Maner.

### **Paycor**

Your go-to place for pay stubs, tax changes, benefit enrollment, benefit documents, and other current firm information.

<https://secure.Paycor.com/Accounts/Authentication/Signin?Logout=2>

### **Human Resources**

All of us are happy to help:



**Kris Latchaw**  
Director of Administration



**Nicole Shaul**  
Assistant Controller  
(Payroll, 401(k))

### **Paycor's Employee Mobile App**

<https://www.Paycor.com/payroll-software/mobile-app>

### **Where to Find More Information**

HR Hub on Sharepoint—Benefits page



**Sarah Casby**  
HR Manager  
(Recruiting, Benefits)



**Nicki Chapko**  
Associate  
(Expense Reimbursement and Time Entry)

The information in this enrollment guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.



## » New Hire Benefits Enrollment Check List

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1. Review the benefits information provided carefully as you make decisions for you and your family. Ask questions. Schedule a meeting with someone in HR to go through the details, if needed.
2. Login to Paycor and follow the directions to enroll in the benefits you choose. **Each employee MUST elect or waive each benefit option.**

### You will be choosing from the following options:

✓ Health Insurance Choice or Waiver	✓ Health Savings Account Contribution (if electing one of our health insurance options)
✓ Vision Coverage	✓ Flexible Spending Contribution
✓ Dental Coverage	✓ Dependent Care Contribution
✓ MetLife Supplemental Life/Worksite	

3. Complete and return the following required benefit enrollment forms:

- ✓ Health Insurance Waiver form (only if not electing Medical)
- ✓ HSA form (if electing Medical)
- ✓ MetLife Insurance (Life, STD, LTD) Beneficiary Form
- ✓ UNUM (Long-Term Care) Enrollment Form – if eligible at hire

4. Turn in the completed forms and dependent verification (if applicable) to Sarah Casby

## » Open Enrollment Benefits Check List

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Open enrollment is an annual event that allows you to make changes to your benefits elections. This is the time to review all the benefits the firm offers and make selections that best fit you and your family. You can add or remove dependents, waive coverage, add coverage, or change contribution levels. Elected benefits are effective January 1 of each year.

1. Review the benefits information provided carefully as you make decisions for you and your family. Ask questions. Schedule a meeting with someone in HR to talk through your options.
2. Log into Paycor. Under the “me” tab, select “Benefits.” Follow the steps to select your benefits for the new year. You will be choosing from the following options: **Each employee MUST elect or waive each benefit option annually.**

✓ Health Insurance Choice or Waiver	✓ Health Savings Account Contribution (if electing one of our health insurance options)
✓ Vision Coverage	✓ Flexible Spending Contribution
✓ Dental Coverage	✓ Dependent Care Contribution
✓ MetLife Supplemental Life/Worksite	
3. Be sure to submit your elections by the due date.
4. You can update/change your life insurance beneficiary at any time throughout the year.  
Please see Sarah Casby or Nicole Shaul for the form.

**Open enrollment is also a good time to review your retirement contributions and the many other benefits that are part of the Maner benefit package.**



2425 E. Grand River Ave.  
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Fax: **517-323-6346**