

PART-TIME EMPLOYEES



NELSON  
MULLINS

# 2025 BENEFITS GUIDE



# Inside the Guide

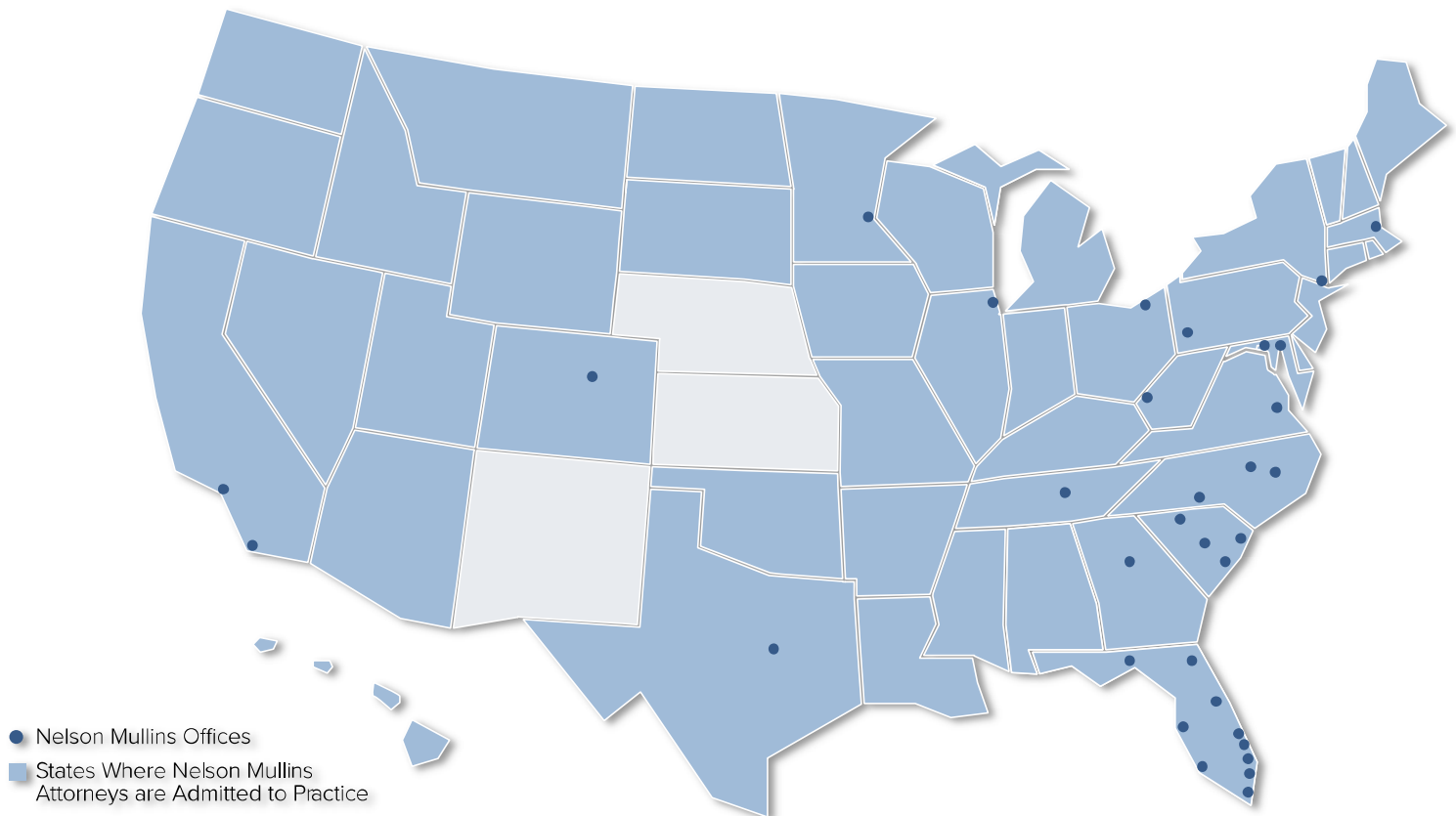
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# Welcome

## Information in this Guide

Welcome to Nelson Mullins! The information in this Guide is presented for illustrative purposes. The text was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents are controlling. The plan documents will govern all plans covered in this Guide. The Guide is not a contract or a guarantee of your eligibility or benefit. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have questions about this Guide, contact Human Resources. This Guides is not an express or implied contract of employment.

Eligible part-time employees enjoy several benefits offered by the Firm. Review the information in this guide to learn about your options.



# Eligibility



## Equal Employment Opportunity:

It is the policy of the Firm to provide equal opportunity in employment to all Employees and applicants for employment. No person is to be discriminated against in employment because of race, religion, color, sex, age, national origin, sexual orientation, gender identity, genetic information, veteran status or disability. It is the intent and desire of the Firm that equal opportunity be provided in recruiting, hiring, training, promotion, wages, benefits, transfers, termination, and all other privileges, terms, and conditions of employment.

## Eligibility:

Part-time employees are eligible to participate in the Flexible Spending Plans and the Firm Retirement plan. The Firm also offers other benefits, e.g., parking, leaves of absence, Employee Assistance Program, etc.

**Note:** Under the rules of the Affordable Care Act (ACA), a part-time employee who works an average of 30 hours or more per week during the Standard Measurement Period may be eligible for an offer of health insurance. Human Resources reviews the hours of part-time employees on an annual basis. Contact Human Resources if you have questions.

# Healthcare Flexible Spending Account



The Flexible Spending Account (FSA) plan with Flores & Associates (TPA) allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. You pay no federal or state income taxes on the money you place in an FSA.

## How an FSA works:

- Choose a specific amount of money (an annual election) to contribute pre-tax during the year (January 1 – December 31).
- The amount is automatically deducted from your pay in equal amounts from each paycheck.
- The Healthcare FSA offers a pre-paid Debit card with your election already deposited on the card!
- As you incur eligible expenses, you may use your debit card (health care spending account only) to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.
- You save up to \$0.40 on every dollar you spend through your FSA, depending on your tax bracket.



## Important rules to keep in mind:

- The IRS has a strict “use it or lose it” rule. If you do not use the remaining balance in your FSA, you will lose any remaining funds. You are allowed to roll over up to \$660 into the next year’s plan.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

Plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year. You have until March 31<sup>st</sup> to submit claims for expenses incurred during the previous year.

Maximum Annual Election	
Health Care FSA	\$3,300*
*You can rollover up to \$660 of unused monies to the next plan year	
Visit the Flores website for additional FSA information – <a href="http://www.Flores247.com">www.Flores247.com</a> . Here you will find helpful resources such as FSA calculator, lists of eligible expenses, forms, provider links and answers to frequently asked questions.	



# Eligible and Ineligible Expenses under an FSA



Eligible Expenses	Ineligible Expenses
Office visit and prescription drug copays	COBRA premiums
Deductibles and Coinsurance	Prescription drugs for cosmetic purposes
Insulin and diabetic supplies	Vitamins
Braces and other orthodontic expenses	Teeth bleaching / bonding
Weight loss programs prescribed to treat a medical condition	Physical treatments or personal trainers for non-medical conditions
Infertility treatments	Cosmetic surgery for non-medical conditions
Orthopedic shoes	Dermatology work for non-medical conditions
Hearing aids	Diet foods or nutritional supplements
Lasik / laser eye surgery	Gym or athletic club memberships
Medical equipment (wheelchair, crutches, braces)	DNA testing
Adoption expenses	Domestic partners expenses
Breast pumps	Doula / birthing coach expenses
Dental and vision expenses	Ear piercing

\*For a more detailed list, go to [www.Flores247.com](http://www.Flores247.com)



# Dependent Care Reimbursement Account



The dependent care account allows you to set aside pre-tax dollars through payroll deductions to pay for work-related childcare expenses. The dependent care account is specifically for:

- ❖ Childcare expenses for children up to age 13
- ❖ Adult day care expenses for dependents who you claim on your income taxes that are mentally or physically unable to care for themselves.
- ❖ Before and after school programs up to age 13
- ❖ Day care centers
- ❖ Nursery and pre-school tuition
- ❖ Au pair / nanny expenses
- ❖ Summer and sports day camp
- ❖ Care at home by a licensed provider

## Important Notes for Dependent Care Accounts:

- ✓ Dependent care benefits elected under an FSA plan offset the federal tax credit for dependent care allowable on your federal tax return.
- ✓ If you are married, both spouses must either work or attend school full time to take advantage of this benefit.
- ✓ Only the amount that had been deducted year to date from your paycheck can be submitted for expense reimbursement.
- ✓ Discrimination test – highly compensated participant elections may be reduced depending on required discrimination testing.
- ✓ The Maximum Annual Election is \$5,000 if married and filing joint return or head of household or \$2,500 if married and filing separate returns.
- ✓ Dependent care accounts do not have a debit card nor a rollover feature. Make your election wisely so you do not lose money!



# Health Advocate



**HealthAdvocate offers a unique level of healthcare, insurance and well-being support to help you reach your best health.** Our experts will do the work to ensure that you get the right information and assistance at the right time. Our services are completely confidential and available to you, your spouse, dependents, parents and parents-in-law at no cost.

## Take the hassle out of healthcare

- Find the right in-network doctors and make appointments
- Review medical bills to find errors or duplicate charges; resolve claims and billing issues

## Support for every type of medical condition

- Explain health conditions, diagnoses and treatments; research treatment options
- Answer questions so you can make the right choices for your care

## Confidential support for personal problems

- Work through relationship and financial/legal issues, stress, depression, substance abuse
- Get practical strategies and work/life resources to make life easier and find balance

## Work/life resources to make life easier and find balance

- Locate childcare, eldercare, summer camps, special needs services and relocation support
- Easy access to legal/financial experts and information, saving you time, money and worry

**HealthAdvocate<sup>SM</sup>**

Nelson Mullins Riley & Scarborough, LLP



**866.799.2728**

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)



Web: [HealthAdvocate.com/nelsonmullins](http://HealthAdvocate.com/nelsonmullins)



# HealthAdvocate<sup>SM</sup>

In challenging times, it can be helpful to talk to someone for support and resources. You and your family members have access to a Licensed Counselor who will listen and provide emotional support and coping tips for personal, family and work issues, at no cost to you.

## How It Works

1. **Call Health Advocate**
2. **An intake Counselor will conduct a brief assessment** to determine your needs and connect you to the right counselor to begin counseling sessions\*
3. **If needed, you'll be connected to a Work/Life specialist** to locate childcare/eldercare, legal/financial, relocation or other resources you may need.

\*If you need more in-depth help, referrals are provided.

## Your mobile app is available!

### Free • Convenient • On-the-Go Help

From the Health Advocate mobile app you can review member benefits, receive support from professional counselors, locate resources, and much more!

Get the Health Advocate mobile app by scanning the QR code below.



**866.799.2728**

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

Web: [HealthAdvocate.com/nelsonmullins](http://HealthAdvocate.com/nelsonmullins)

## We can help with:

- Stress, anxiety, depression
- Relationship and parenting issues
- Financial and job pressures
- Grief, loss, and anger
- Substance abuse

Remember, you, your spouse, dependents, parents and parents-in-law are all eligible for the Health Advocate services.

**In a crisis, help is available 24/7.**

**Turn to us at any time!**

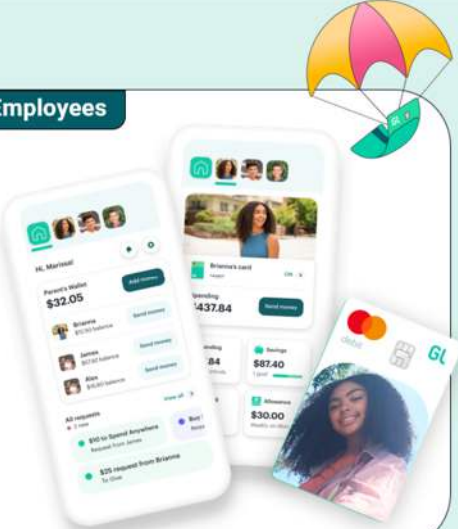




Greenlight is the debit card and banking app for kids and teens that helps families raise financially-smart kids and manage everyday financial tasks. Enroll in your free\* Greenlight benefit from Nelson Mullins. Now your family can experience the debit card for kids and money app loved by millions, totally on us. With Greenlight, parents can automate allowance, manage chores, and send money instantly. Kids and teens learn to earn, save, and spend wisely with flexible parental controls.

Teach your kids the power of hard work with automated chores and allowance, and facilitate conversations about smart spending with full visibility into their spending habits, along with parental controls and real-time notifications. Finally, play along with them as they "Level Up" their money smarts with Greenlight's interactive in-app game.

Why wait? It's on us! Get started with Greenlight today!



### With Greenlight

- 95%** of parents say Greenlight helps teach financial responsibility
- 90%** of parents are confident talking with their kids about personal finance
- 89%** of parents agree that Greenlight saves them time and hassle

### For Employees

**Smart Money Habits For Life**

- Interactive financial literacy games
- Budgeting and balance tracking
- Savings goals that earn 1%

**Cashless Convenience**

- Debit cards for up to 5 kids
- Secure, instant transfers
- Automated chores and allowance

**Peace of Mind**

- Real-time spending notifications
- Flexible parental controls
- On/off toggle for kids' cards



The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Community Savings Bank, Member FDIC.

# Retirement Planning



The Nelson Mullins Retirement Plan (the Plan) has both an employee 401(k) component and an employer Profit Sharing component to assist employees in preparing for retirement. All participants in the Retirement Plan must have attained age 21. The Plan's trustee is The Charles Schwab Trust Company, and the record keeper is Schwab Retirement Plan Services, Inc. (Schwab). The Summary Plan Description is located on NM Connect on the Human Resources Department page.

## Eligibility & Participation Requirements

### Employee 401(k) -

All Firm employees who have completed 3 months of service are eligible to make contributions to the Plan. When you become eligible, you are also able to roll over prior company/firm 401(k) accounts into the Retirement Plan even if you elect to not make contributions. You can also rollover other IRA's if established with pre-tax monies.

### Employer Profit Sharing -

All Firm employees are considered eligible employees and participate in the Profit-Sharing component of the Plan once they meet the Eligibility and Participation Requirements. Profit Sharing contributions are completely discretionary on the part of the Firm, as is the timing and the amount should the Firm decide to make these contributions.

All Firm employees who have been credited with 1,000 Hours of Service during the eligibility computation period are eligible for the Plan. The "eligibility computation period" is the 12-month period that begins with the date you were hired.

Collective bargaining, nonresident aliens (who do not receive any earned income from the Employer, which constitutes United States source income), leased and reclassified employees are not eligible for the Plan.

## Entry Date

### Employee 401(k) –

You will have the opportunity to enroll in the Plan in advance of meeting the eligibility requirements. Normally, within 45 days of your eligibility date, Schwab will forward Plan enrollment materials and instructions to your address of record. You will have the ability to complete the enrollment process on-line or by calling Schwab Participant Services in advance (1-800-724-7526) so that contributions can begin as soon as administratively feasible after you become eligible. Review these materials carefully as they contain important information regarding your eligibility, contribution and investment options.

### Employer Profit Sharing -

Employees automatically enter the Profit-Sharing component of the Plan on January 1 or July 1 after meeting the eligibility requirements.

## **Contributions to the Plan**

### **Employee 401(k) –**

Employees can make 401(k) pre-tax contributions, Roth 401(k) after-tax contributions, or a combination of both contributions to the Plan. However, employee contributions cannot exceed a maximum dollar amount determined by the Federal Government each year. For 2025, the maximum contribution amount is \$23,500 for those under age 50.

Employees who will be at least age 50 any time during 2025 have a total maximum 2025 contribution of \$31,000. Maximum contributions for participants considered Highly Compensated are subject to annual testing and may be reduced.

Currently there are no employer matching contributions to the 401(k) component of the Plan.

Contribution changes are submitted via the Schwab website or by calling Participant Services at 1-800-724-7526. Changes are made effective as soon as administratively feasible.

### **Automatic Default Contribution Arrangement –**

The Plan requires the Firm to default 3% of your eligible pay as a pre-tax contribution to the Plan if you do not complete the enrollment process by the date you meet the Plan eligibility requirements. More specific instructions are included in the Educational Guide you will receive from Schwab.

### **Employer Profit Sharing -**

Each year the Firm may contribute to the Plan on behalf of the eligible Plan participants. To receive the employer's contribution, you must have worked at least 1,000 hours during the Plan Year (January 1 – December 31), and be employed on the last day of the Plan Year (December 31). The amount of the employer's contribution is set by the Firm each year.

In the year that you were hired, you must work 1,000 hours through the next 12 months. After meeting this first requirement, you are then eligible for Profit Sharing as of January 1 or July 1 that coincides with or next follows the date that you first satisfy the service requirement.

### **Example A –**

You were hired on May 2, 2024. You must work 1,000 hours from May 2, 2024 through May 1, 2025. If this condition is met, you join the Profit-Sharing component of the Retirement Plan on July 1, 2025. You will receive one-half a year's allocation to be paid in early 2026. You must work at least 1,000 hours every year to receive that year's Profit-Sharing contribution.

### **Example B –**

You were hired on July 11, 2024. You must work 1,000 hours from July 11, 2024 through July 10, 2025. If this condition is met, you join the Profit-Sharing component of the Retirement Plan on January 1, 2026. You will receive a full year's allocation to be paid in early 2027. You must work at least 1,000 hours every year to receive that year's Profit-Sharing contribution.

## Note –

An employee who is classified as an "associate," "contract associate," "associate attorney," "staff attorney," "contract attorney," "associate counsel," "special counsel," "legislative counsel," "technical specialist," or "patent agent" **and** who is a Highly Compensated employee shall not be entitled to receive any allocation of the employer's contribution to the Plan. An employee classified as "Of Counsel" shall not be entitled to receive any Profit-Sharing contribution.

## Vesting

Employee contributions are always 100% vested. On the Schwab website, your contributions show as "Employee Contributions."

Profit Sharing contributions, if any, are always 100% vested. On the Schwab website, they show as "Employer Contributions."

## Normal Retirement

The date a participant attains his or her 60<sup>th</sup> birthday.

## Withdrawals

Withdrawals may be made for hardship, death, disability, assistance with qualified federal disaster recovery distributing, retirement, or termination of employment. Upon reaching Normal Retirement age, a participant may elect to receive an in-service distribution while still an employee. Rollover funds can be withdrawn at any time.

## Loans

Loans are permitted. Only one (1) outstanding loan is allowable at a time. The minimum amount of a loan is \$1,000. The maximum amount of the loan is generally the lesser of 50% of your vested account balance or \$50,000. The loan term may not exceed 5 years (60 months) except that any loan used to purchase your principal residence may be repaid over a 15-year period (180 months). All loans must be payroll deducted. The loan amount for a federally recognized disaster distribution is \$100,000 maximum.

## Rollovers

Rollovers from other qualified retirement plans are not permitted prior to an employee meeting the Plan's eligibility requirements.





## Parking

Parking costs vary by location. Normally, the Firm will provide standard parking in Firm designated facilities for all part-time employees. Part-time attorneys who request an assigned parking space, if available, are responsible for paying 100% of their parking costs.

## Holiday Schedule

The Firm will observe the following paid holidays during 2025:

- ❖ New Year's Day – Wednesday, January 1
- ❖ Martin Luther King, Jr. Day – Monday, January 20
- ❖ Memorial Day – Monday, May 26
- ❖ Independence Day – Friday, July 4
- ❖ Labor Day – Monday, September 1
- ❖ Thanksgiving Day – Thursday, November 27
- ❖ Day after Thanksgiving – Friday, November 28
- ❖ Christmas Day – Thursday, December 25
- ❖ Day after Christmas – Friday, December 26
- ❖ Cultural Day – Floating Holiday

## Leaves of Absence

Leaves of absence are available to part-time employees. Read more about these options in the Firm's Policy Guide.

# Important Contacts

## Carrier Customer Service

Please contact the individual company/provider listed here to learn more about a specific benefit plan. Contact Human Resources to complete any changes to your benefits.



	CARRIER	PHONE NUMBER	WEBSITE
<b>Flexible Spending Accounts (Health Care &amp; Dependent Care)</b>	Flores & Associates (TPA)	<b>1-800-532-3327</b> <b>Check Balance:</b> <b>1-888-586-3994</b>	<a href="http://www.flores247.com">www.flores247.com</a> Email: <a href="mailto:customerservice@flores247.com">customerservice@flores247.com</a>
<b>Wellness / EAP</b>	Health Advocate	1-866-799-2728	<a href="http://www.HealthAdvocate.com/members">www.HealthAdvocate.com/members</a>
<b>New Hire Onboarding</b>	Dayforce	Human Resources	Carrie Hilton, 803-255-9212 Wilbert Sims, 803-255-9201



This brochure summarizes the benefit plans that are available to Nelson Mullins eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.