

BENEFIT	WHO CONTRIBUTES	PRE TAX OR AFTER TAX?
Medical Coverage	Monte Nido & Affiliates + You	Pre Tax
Dental Coverage	You	Pre Tax
Vision Coverage	You	Pre Tax
Health Savings Account	Monte Nido & Affiliates + You	Pre Tax
Flexible Spending Accounts	You	Pre Tax
401(k) Retirement Savings Plan	You	Pre Tax
Basic Life & AD/D Insurance	Monte Nido & Affiliates	After Tax
Supplemental Life & AD/D Insurance	You	After Tax
Short Term Disability	Monte Nido & Affiliates	After Tax
Supplemental Long Term Disability	You	After Tax
Accident, Critical Illness & Hospital Indemnity	You	After Tax
InfoArmour	You	After Tax
SoFi	You	After Tax