

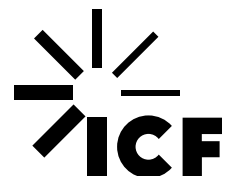


## 2024 Benefits Summary

ICF offers the following benefits coverage for employees, spouses, domestic partners and children up to age 26.

*Benefits listed here are examples of benefits currently offered by ICF but any benefit for which you may become eligible if employed by ICF will be governed by the terms and conditions of your employment and by the terms of each individual plan or program document. The official plan or program documents (as interpreted by the plan administrator in its sole discretion) and the laws that govern each plan or program will be followed in determining your rights and benefits under each plan or program. ICF reserves the right to amend, modify, suspend, or terminate the plans or programs, in whole or in part, at any time without prior notice, to the extent allowed by law. This means ICF has the right to change plan or program terms (including eligibility for benefits) or to discontinue any part or all of the benefits described herein at any time.*

*Transparency in Coverage Act: UnitedHealthcare creates and publishes the Machine-Readable Files on behalf of ICF International, Inc. To link to the Machine-Readable Files, please click on the URL provided: [transparency-in-coverage.uhc.com](https://transparency-in-coverage.uhc.com).*



## Medical Insurance

(Coverage begins on first day)

### UnitedHealthcare Choice Plus Network

- **PPO** – Offers a predictable copay arrangement for many in-network services, with a waiver of deductible. Includes Health Reimbursement Account (HRA) with an ICF contribution.
- **CDHP I** – Provides 80% coverage in-network after deductible is met. Includes Health Savings Account (HSA) with an ICF contribution.
- **CDHP II** – Provides 70% coverage in-network after deductible is met. Includes Health Savings Account (HSA) with a lower ICF contribution.

### Kaiser Permanente

- **HMO** (Health Maintenance Organization) – eligibility varies by location. Most expenses are covered 90% after copayment. No coverage for out-of-network care.

### TRICARE

- Supplement offered to retired or current members of the military.

## Flexible Spending Accounts

**Health Care Account:** Your pre-tax dollars (up to \$3,050) are used to reimburse health care expenses not covered by insurance. For employees not enrolled in CDHP plans.

**Limited Purpose Health Care Account:** For CDHP enrollees only. Your pre-tax dollars (up to \$3,050) are used to reimburse dental and vision expenses not covered by insurance.

**Dependent Day Care Account:** Your pre-tax dollars (up to \$5,000) are used to reimburse eligible dependent day care expenses.

## Health Savings Account

**Health Savings Account:** For CDHP enrollees only. Your pre-tax dollars (up to \$4,150 employee and \$8,300 family in 2024) are used for qualified medical expenses. ICF contributes a set amount for you and you can increase this contribution through wellness incentives. Balances roll over each year.

<p><b>Well-being Program</b></p>	<p>Be Well is ICF’s well-being program, powered by Virgin Pulse. The program is uniquely designed to help you and your family thrive. Whether you want to eat healthier, lose weight, reduce stress, find family support programs, save money, or something else, Be Well will help you find the information you need when you need it and help you achieve your goals.</p> <p>All employees and their spouses or domestic partners can use the program and earn points that will accumulate towards You Matter points or HSA/ HRA contributions — for those enrolled in a UHC medical plan.</p>
<p><b>Dental Insurance</b></p>	<p><b>Dental:</b> ICF offers dental coverage through Delta Dental. Coverage levels are: 100% Preventative Care; 80% Basic Care; 50% Major and Orthodontic Care.</p> <p>Maximum Benefit: \$2,000 per person per year; a separate \$1,500 lifetime maximum for orthodontic care.</p> <p>Coverage levels are the same for both in and non- network providers, but your cost may be higher for non-network care.</p>
<p><b>Vision Service Plan</b></p>	<p><b>Vision PPO:</b> ICF offers vision coverage through VSP.</p> <p>The plan covers an annual eye exam and frames/lenses or contact lenses once every calendar year for a low copay. Non-network care has a reimbursement schedule.</p>
<p><b>Employee Assistance Program (EAP)</b></p>	<p>The <b>EAP</b> offers confidential consultation for concerns about everyday problems. Services are available online, on the phone, and in face to face sessions. Cost is paid by ICF and benefits include:</p> <ul style="list-style-type: none"> <li>• Counseling services – up to 6 free visits with a participating counselor for each specific issue Elder and Childcare referral services</li> <li>• Legal and Financial services</li> <li>• Concierge services</li> </ul>

<p>Life Insurance</p>	<p><b>Employee Basic:</b> 1 times your base salary rounded to the next \$1,000. ICF pays the entire premium for this coverage.</p> <p><b>Employee/Spouse/Domestic Partner Supplemental:</b> You can purchase coverage in increments of \$10,000 for yourself and spouse/domestic partner.</p> <p><b>Dependent Child Supplemental:</b> Elect \$5,000 or \$10,000. Premium is based on level of coverage and is the same regardless of number of children covered.</p>
<p>Accidental Death &amp; Dismemberment</p>	<p><b>Employee Basic:</b> 1 times your base salary rounded to the next \$1,000. ICF pays the entire premium for this coverage.</p> <p><b>Employee/Spouse/Domestic Partner Supplemental:</b> You can purchase supplemental and dependent coverage in increments of \$10,000.</p> <p><b>Dependent Child Supplemental:</b> Elect \$5,000 or \$10,000. Premium is based on level of coverage and is the same regardless of number of children covered.</p>
<p>Business Travel Accident</p>	<p>Death benefits are payable at 5 times your base salary (minimum of \$200,000; max of \$2,000,000) for accidental death while traveling on business. ICF pays the entire premium.</p>
<p>Short-Term Disability</p>	<p>Upon approval, you receive 60% of base pay for up to 26 weeks after a seven calendar day waiting period. ICF provides this benefit at no cost to employees.</p>
<p>Long-Term Disability</p>	<p>Upon approval, after exhausting short-term disability benefits, you receive 60% of base pay monthly. You pay a portion of the premium which provides a richer total benefit when you are disabled due to tax savings.</p>
<p>Parental Benefits</p>	<p><b>Enhanced Short-Term Disability:</b> For maternity claims, after a 1 week waiting period, you will receive 100% of your weekly pay for 5 weeks.</p> <p><b>Parental Leave:</b> All parents of newborns or newly adopted children are eligible for 4 weeks of leave at full base salary. This leave can be used in one week increments up to 12 months after the birth or adoption. For birth mothers, Parental Leave will begin after STD ends.</p>

<p><b>401(k) Retirement Plan</b></p>	<p>You may save 1% to 70% of your pay and invest in nearly 30 different funds through Vanguard. You may rollover funds from a qualified plan into your account.</p> <p><b>Company Match:</b> ICF will match up to 4% of compensation, provided you contribute 5%. The match is made each pay date you make contributions. All contributions are immediately vested.</p>
<p><b>Employee Stock Purchase Plan (ESPP)</b></p>	<p>You can purchase shares of ICF Common Stock at a 5% discount from fair market value after tax via payroll deduction</p>
<p><b>Tuition Reimbursement</b></p>	<p>You are reimbursed up to \$3,500 for undergraduate courses or professional certifications programs and up to \$5,000 for graduate courses which are pre- approved and successfully completed per calendar year.</p>
<p><b>Professional Development</b></p>	<p>ICF encourages employees to enhance their professional qualifications by reimbursing certain costs for professional memberships, professional registrations and seminars/conventions.</p>
<p><b>ICF Learning Institute</b></p>	<p><b>Computer-Based Training:</b> Over 300 courses covering a wide variety of subjects are available through the Learning Institute on the company intranet.</p>
<p><b>529 College Savings Plan</b></p>	<p>You have access to a digital investment platform that makes it easy for you to plan and save for future educational expenses through a tax-advantaged 529 college savings plan.</p>
<p><b>Commuter Benefits</b></p>	<p><b>Transit:</b> You can receive up to \$100 per month to use public transportation through a company match. Your contributions are made via pre-tax (to IRS limit) and post-tax payroll deductions.</p> <p><b>Parking:</b> You can elect pre-tax deductions (to IRS limit) to pay for parking expenses required for your routine commute to work.</p>

Paid Time Off	PTO is accrued weekly based on length of service or position with ICF. If you have less than 2 years of service, you will accrue 17 days per year. After 24 months, the accrual increases to 18 days.
Holidays	Ten holidays are observed each year, 8 standard holidays and 2 floating holidays. Employees hired after July 1 will receive 1 floating holiday.
Bereavement Leave	You will be paid your normal base pay for up to three days leave if needed due to a death in your or your spouse's/domestic partner's immediate family.
Military Leave	If you are inducted into the U.S. military or have orders to report for mandatory or voluntary training, you are eligible for full pay for up to 15 workdays.
Family Support	<p>Employees enrolled in ICF's United Healthcare medical plans have access to the Maven family support program. This free digital benefit offers inclusive, accessible care to support your unique family journey, including:</p> <ul style="list-style-type: none"> <li>• Clinician-designed programs to support your family's journey through preconception, postpartum, return to work, parenting, and menopause</li> <li>• 24/7 virtual access to specialists across 350+ sub-specialties</li> <li>• Member communities</li> <li>• Milk shipment for breastfeeding moms while traveling</li> <li>• Family planning reimbursement: \$10,000 lifetime allowance to support fertility or surrogacy costs and \$5,000 allowance for adoption expenses</li> </ul>
Voluntary & Discount Benefits	<p>Voluntary benefits and services include:</p> <ul style="list-style-type: none"> <li>• Auto, Home, and Pet Insurance</li> <li>• Group Legal Plan</li> <li>• Identity Theft Protection</li> <li>• Critical Illness Coverage</li> <li>• Hospital Indemnity Coverage</li> <li>• Group Accident Insurance</li> <li>• Vendor Discounts – Consumer electronics, local health clubs, clothing retailers, travel and entertainment</li> </ul>