

Benefits Summary

| Benefit | Payroll Contribution | Eligibility | Benefit Description |
|---|--|------------------------------------|---|
| HEALTH BENEFITS | | | |
| Group Medical Insurance Choice: HSA Qualified HDHP Traditional Choice PPO Employee (EE) EE + Spouse EE + Child(ren) Family | 100% Company Paid 100% Company Paid 100% Company Paid 100% Company Paid | Date of Hire | <ul style="list-style-type: none"> • Provider: CIGNA • Basic/Major Medical and Hospitalization • Prescription co-pay • Open Access – no need to choose a Primary Care Physician; no referral for specialist care • <u>Employee responsible for</u> Co-pays, deductibles & co-insurance |
| Group Dental Insurance Employee (EE) EE + Spouse EE + Child(ren) Family | 100% Company Paid 100% Company Paid 100% Company Paid 100% Company Paid | First of month following hire date | <ul style="list-style-type: none"> • Provider: MetLife • Preventative basic service @ 100%: Oral exams, X-rays, cleanings, topical fluoride treatment • Basic Services @ 80%: Periodontics, space maintainers, Endodontics, oral surgery, fillings, routine extractions, denture repair & adjust, appliances for children, prefabricated stainless steel crowns. • Major Services; Coverage @ 50%: crowns, inlays, onlays, bridgework, dentures • Orthodontia; Coverage @ 50%, Children thru 18 years of age; \$1,500 lifetime maximum. • Employee responsible for co-pays, deductible and co-insurance |
| Vision Insurance Employee (EE) EE + Spouse EE + Child(ren) Family | 100% Company Paid 100% Company Paid 100% Company Paid 100% Company Paid | Date of Hire | <ul style="list-style-type: none"> • Provider: VSP • Eye exams and eyeglass lenses/frames or contact lenses covered (every 12 mos.). Co-Pay's apply; Eye Exam \$10.00; Prescription Glasses \$25.00. Benefit: Contacts – paid up to \$150; Frames paid up to \$150.00 then 20% discount. |
| Short-Term Disability (STD) | 100% Company Paid | First of month following hire date | Income protection for illnesses or disabilities through The Hartford. The plan would cover 66.67% of your earnings to a maximum of \$2,000 weekly after a 7 day waiting period and would continue for up to 12 weeks. |
| Long-Term Disability (LTD) | 100% Company Paid | First of month following hire date | Coverage is provided by The Hartford at 60% of your earnings to a maximum of \$10,000 monthly after a 90 day waiting period and would continue until normal retirement age should you remain disabled |
| Workers Compensation | 100% Company Paid | Date of Hire | Covers job-related illnesses or injuries. You are covered wherever you work – at a client site or at the home office. |
| SURVIVOR INCOME | | | |
| Life Insurance and AD&D (Age related) | 100% Company Paid | Date of Hire | Life and Accidental Death & Dismemberment coverage through The Hartford of \$50,000 per benefit to each eligible employee |

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|---|----------------------|--|--|---|
| COMPENSATORY TIME | | | | |
| PTO (Inclusive of vacation, personal time, illness or time off to care for dependents) | 100% Company Paid | Accrual begin in the first full pay period. PTO is not pro-rated for the first partial pay period. | <i>Years of Service</i> Years 1 thru 5 5 or more years | <i>Annual Accrual</i> 168 hours /Rate: 7.000 208 hours /Rate: 8.667 |
| Holidays | 100% Company Paid | Immediate | New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, the Friday following, Thanksgiving, & Christmas Day. | |
| Bereavement Absence | 100% Company Paid | Immediate | Up to 3 days per occasion for death in immediate family | |
| Jury Duty | 100% Company Paid | Immediate | Full pay; employee entitled to fees received for first 3 days | |

RETIREMENT PROGRAM

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| 401(k) Savings Plan | You may contribute up to the federal limit of \$16,500 of your pre-tax earnings into a tax-deferred payroll deduction savings plan. Hyde will match 50% of employee's contribution up to the federal limit. Maximum catch-up contributions for employees over 50 years of age - \$5,500 for 2011. | Eligible to contribute on the first payroll after start date; matching on 6 year vesting schedule starting on employees' first anniversary date. Employee contributions are always 100% vested. | Matching employer contribution and federal and state taxes on contributions are deferred until savings are withdrawn. Plan Administrator: Great West Retirement Services |
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CAREER DEVELOPMENT

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| Education Reimbursement | | 6 months (provided the employee meets the respective state residency requirements, if applicable) Tuition, fees and books covered. | Provided for job-related approved degree programs. Reimbursement based on a grade semester grade average of at least a "B". Undergraduate degree: Up to \$5,200/year |
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OTHER PROGRAMS

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| IRS 125 Cafeteria Compensation Plan (Flexible Benefits) | Contribution: Employee Fees paid by: Company | First of month following hire date | Pretax program for medical, insurance premiums, and dependent care costs |
| Paternity Benefit | 100% Company Paid | 12 months | Hyde will grant the secondary care giver full pay and benefits for a maximum period of one week (5 business days). |
| Employee Referral | | Immediate | \$1,000.00 |
| Other Coverage: Naturapath, Nutritionist, Massage Therapist, Acupuncture | | Immediate | 20% discount for payment at time of service when using an in network provider through Great-west Healthcare |
| CostCo, BJ's or Sams Club Memberships | 100% Company Paid | Immediate | Option of an annual membership to either CostCo, BJ's or Sams Club |

Revised: July 1, 2011

The outlined benefits are available to all regular full-time employees of Hyde Engineering + Consulting, Inc. Benefits are subject to change without notice.

Where a particular state gives employees additional rights, Hyde will comply with those laws.