

*All full-time and part-time regular employees (employees working 24 hours or more per week on a regular basis) are eligible for coverage under the Preferred Choice program. Temporary Assignment Employees (TAE's) are only eligible for Federal/State mandated benefits.*

## Core Benefits

**401(k) Plan** - Employees are eligible to participate in the F+G 401(k) plan upon hire. The Plan has a three (3) year vesting schedule. The company may make a discretionary matching contribution of 100% up to the first 3% of deferred compensation.

**Medical Plan** - Most employees are able to choose from at least two comprehensive medical plans: an HDHP with HSA and the Open Access Plan (OAP). All plans provide prescription benefits.

**Health Savings Account (HSA)** - A tax favored account where you can save money, tax-free, to cover certain healthcare costs. It works with an HSA-compatible health plan such as the Atkins HDHP. Contributions have the potential to grow and earn interest over time, as unused balances can rollover year-to-year.

**Dental Plan** – Provides comprehensive dental coverage, including the freedom to visit the dentist of your choice.

**Vision Plan** - This program provides employee/family coverage for routine eye care including eye exams, eyeglasses (lenses and frames), or contacts.

**Short-Term Disability** - Provides income replacement during a period of total disability caused by a non-work related illness or accident. This plan is secondary to state-mandated plans. Coverage is automatic.

**Long-Term Disability** - Offers employees financial protection if they are unable to work due to permanent and total disability. Coverage is automatic.

**Life Insurance/AD&D** - Provides financial protection for you and your family in case of death or serious injury. The Company currently provides basic life insurance for all eligible employees at a rate of 2x salary up to \$150,000. Supplemental coverage for the employee and his/her spouse and children is also available.

## Voluntary Benefits (eligible employees may participate at their discretion; enrollment is not mandatory)

**Accident Insurance** - Elective medical indemnity plan which provides employees and their families with hospital, doctor, accidental death and catastrophic accident benefits in the event of a covered injury.

**Cancer/Critical Illness Plan** - Elective program which pays lump sum benefits to employee/dependent(s) if diagnosed as suffering from internal cancer or other life-threatening illness as defined by the plan.

**Commuter Benefits** – Online portal which provides a stress-free way to pay for work-related parking and commuting expenses with pre-tax dollars on a month-to-month basis.

**Direct Deposit of Paychecks** - The company offers direct deposit of paychecks to employees' choice of bank or financial institution, as well as easy 24/7 access to paystubs and tax documents through the ADP I-PAY Internet portal.

**Employee Courtesy and Recreational Benefits** – Employees are offered discounts for various goods and services from participating vendors, including discounts for banking, computers, cell phone service, travel clubs, automobile purchase, entertainment venues, and auto/home insurance.

**Flexible Spending Accounts (FSA)** - Allows for reimbursement of health-related and dependent care expenses with pre-tax dollars through two individual accounts (Health Care and Dependent Child Care). The Health Care Account allows a maximum annual contribution of \$2,500 while the Dependent Child Care Account allows a maximum annual contribution of \$5,000.

**Hospital Confinement Indemnity Insurance** - Elective program which pays a lump sum benefit if any covered person is confined to a hospital.

**Legal Plan** – Provides access to a nationwide network of attorneys for services such as document review and preparation, wills, real estate, family matters, and court appearances for matters as described by the plan.

**Long-Term Care** - Provides benefits to employees and eligible dependents that, while under medical attention, require long-term care due to cognitive impairment or loss of ability to perform routine day-to-day activities on their own.

**Whole Life Insurance** - Elective program which provides guarantees, cash value, and premium rates that are locked in at the time of purchase through the life of the policy.

**529 College Savings Plan** – Allows the opportunity to set aside payroll contributions for children’s future college costs. Investments grow tax deferred, and distributions for qualified expenses are tax-free.

## Time-Related Benefits

**Absence with Pay** – Employees are allowed up to three days for absences due to death in the immediate family and up to two days for professional registration examinations (licenses), one time only.

**Holidays** – The Company provides eight paid holidays per year: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, day following Thanksgiving, Christmas Eve, and Christmas Day. Full-time employees are eligible to be paid for holidays listed; part-time regular employees receive half of entitlement if holiday falls on their designated workday.

**Flexible Work Schedules** - Full-time employees are afforded the opportunity to enroll in one of four alternative flexible schedules, including the nine-eighty, compressed workweek, and a flex-time option (participation is contingent upon manager approval and subject to the needs of the work group, project, and/or clients).

**Jury Duty/Military Leave** - Company assures no loss in pay when employees are called upon to serve after one month of service: jury duty, up to 30 days unless payment is extended by local regulations; military leave, depending on length of the active service term.

**Paid Time Off** - The F+G Paid Time Off program consist of accrued vacation and sick leave. All full-time employees accrue seven days of sick leave regardless of tenure, at a rate of 2.15 hours per pay period. Additionally, full-time employees accrue 10 days of vacation per year during the first 2 years of employment, 15 days for years 3 thru 7 years, 20 days for 8 thru 19 years, and 25 days for 20 or more years of employment.

## Other Employee Benefits

**Business Travel** - Employees traveling on company business are afforded additional life insurance for accidental death, which is paid for by the company up to \$100,000.

**Employee Assistance Program (EAP)** - The EAP is a resource available to full-time and part-time regular employees and their dependents (through independent counseling services) for help with a variety of problems such as marital or family conflicts, emotional problems, stress, alcohol or drug abuse, and a number of other concerns.

**Performance Evaluations** - Conducted on an annual basis. Employees are eligible for annual salary review consideration based on performance and goals achievement.

**Professional Registrations** - Company pays for professional registrations and licenses in the employee’s home state as well as in states where it is deemed a business necessity.

**Recognition and Employee Satisfaction Programs** - The Company seeks to recognize and reward employees in a variety of ways, including: incentive and discretionary bonus programs, service awards program, and a spot bonus program.

**Training, Educational Assistance, and Professional Development** - Our employees can launch their success and sustain the success of the company through supported continuous learning. Training programs include leadership, project management, and business development; online webinars and self-study courses; and local office activities. Continuing education opportunities for our many licensed and certified professionals is a key goal. In-house learning is complemented by company sponsored employee attendance at approved seminars and conferences as well as company-paid membership in professional organizations. Through its educational assistance program, the company reimburses up to \$1,500 per year of approved costs (tuition and books) for college level courses that are job related.

---

**Benefits outlined above are intended for U.S. based employees only.** Premium payments are processed on a pre-tax basis with the exception of accident insurance, cancer care and critical illness, hospital confinement indemnity insurance, legal coverage, supplemental life, whole life, and long-term care. The Preferred Choice program is mainly self-insured and subject to the regulations of the Internal Revenue Code Section 125, ERISA, COBRA, and HIPAA. Although most benefits are effective on the first day of the month following start, some insurance plan dates are subject to an additional waiting period and/or underwriting approval. Time related benefits are offered to full time employees, and to part-time regular employees on a reduced basis; temporary assignment employees are not eligible. **IF THERE SHOULD BE A CONFLICT BETWEEN THE ABOVE OUTLINE AND THE OFFICIAL DOCUMENTS, THE LATTER WILL ALWAYS GOVERN.**