



## Benefits Summary

This is a brief summary of benefits. Plan documents and company policy govern actual plans and may differ slightly from this information. This summary is for informational purposes only and does not constitute a contract in any way. AE is an at-will employer. AE reserves the right to change, cancel, and/or add benefits at any time with or without notice.

AE = Arvig Enterprises and/or its wholly owned subsidiaries.

Benefit	Who's Eligible	When Eligible	Who Pays	Description	Premiums
<b>Health Insurance</b>	Full-Time	1st of next month after hire date	AE & You	<b>Medica H.S.A 2500-100</b> Single Employee + One Employee + Two or more	\$ 0 ppd \$ 85.61 ppd \$155.76 ppd
	3/4 Time	1st of next month after hire date	AE & You	<b>Medica H.S.A 2500-100</b> Single Employee + One Employee + Two or more	\$ 44.66 ppd \$196.33 ppd \$284.01 ppd
	Half-Time	1st of next month after hire date	AE & You	<b>Medica H.S.A 2500-100</b> Single Employee + One Employee + Two or more	\$ 89.31 ppd \$307.04 ppd \$412.27 ppd
<b>Health Savings Account</b>	Full, 3/4, & Half Time	1st of next month after hire date	AE & You	AE contributes a set amount per pay period to employee's account. Employees can contribute pre-tax dollars.	
<b>Dental</b>	Full-Time	1st of next month after hire date	AE & You	Single Employee + One Employee + Two or more 50/50 Coverage \$1500 per year limitation per person \$4500 family limitation \$2000 Orthodontia life time limitation per person	\$ 2.50 ppd \$ 5.00 ppd \$ 7.50 ppd
	3/4 Time	1st of next month after hire date	AE & You	Single Employee + One Employee + Two or more	\$ 4.38 ppd \$ 9.38 ppd \$ 14.38 ppd
	Half-Time	1st of next month after hire date	AE & You	Single Employee + One Employee + Two or more	\$ 6.25 ppd \$ 13.75 ppd \$ 21.25 ppd
<b>Flex Plan</b>	All Employees	1st of next month after hire date	AE & You	Employees can elect to have dollars set aside before tax for medical and/or dependent care expenses. AE pays for the administrative costs for the plan.	
<b>Life Insurance and AD&amp;D</b>	Full-Time	1st of next month after hire date	AE	1.5x annual wage/salary	
	3/4 Time		AE	1.5x hourly wage x 1560 hours	
	Half-Time		AE	1.5x hourly wage x 1000 hours	
<b>Employee Assistance Program</b>	All Employees	Upon hire	AE	Employees have up to three in-person counseling sessions per issue per person available at no charge.	
<b>Short Term Disability</b>	Full, 3/4, & Half Time	1st of next month after hire date	AE	After 15 day waiting period, pays 60% of wage up to 90 days	
<b>Long Term Disability</b>	Full, 3/4, & Half Time	1st of next month after hire date	AE	After 90 day waiting period, pays 60% of wage as long as disabled. Pre-existing conditions apply for first 12 months.	
<b>ESOP</b>	All Employees 20.5 years or older	After 12 consecutive months and 1000 hours of service	AE	Employee Stock Ownership Plan - Employees are given opportunity to share in the growth and profitability of AE via this qualified retirement plan.	
<b>401(k) Plan</b>	All Employees 20.5 years or older	<u>Employee deferral</u> : 1st of next month after hire date	AE & You	AE's 401k is a safe harbor plan meaning that the company contributes 3% to the plan for each eligible employee.  Employees may defer up to 60% of their compensation.	
		<u>Company contribution</u> : 1st of next month following one year of service and 1,000 hours of service.			

Benefit	Who's Eligible	When Eligible	Who Pays	Description	Premiums
<b>Voluntary Life Insurance</b>	Full, 3/4, & Half Time	1st of next month after hire date	You	Guarantee issue \$100,000 for employee if enrolled within 31 days of becoming eligible. Premium depends on age. Optional coverage for children/spouse.	
<b>Voluntary Long Term Care</b>	Full, 3/4, & Half Time	1st of next month after hire date	You	You may purchase coverage for self, spouse, and/or relatives. Premium depends on age.	
<b>Voluntary AFLAC</b>	Full, 3/4, & Half Time	1st of next month after hire date	You	Employees may purchase voluntary assurance coverage through AFLAC.	
<b>Voluntary ID Theft Shield</b>	All Employees	1st of next month after hire date	You	Employee (Includes Spouse) Family	\$ 6.48 ppd \$ 6.98 ppd
<b>Voluntary Legal</b>	All Employees	1st of next month after hire date	You	Employee	\$ 7.98 ppd
<b>Voluntary ID Theft/ Legal Bundled</b>	All Employees	1st of next month after hire date	You	Employee (Includes Spouse) Family	\$ 12.95 ppd \$ 13.45 ppd
<b>Voluntary College Bound Fund Section 529</b>	All Employees	Upon hire	You	Save for a child's college through a tax free Section 529 plan with Alliance Capital through payroll deduction or American Funds through direct debit from personal checking or savings account.	
<b>Voluntary Dream Trips Leisure Travel Club Membership</b>	All Employees	Upon hire	You	Employee (includes family)  Enjoy pre-planned and priced dream trips to a wide variety of locations. Members have exclusive access to significantly reduced villas and condo and many other travel rates.	\$ 9.98 ppd
<b>Company Services and Products</b>	All Employees	After 3 months of service	AE & You	Nearly all AE services for \$35 per month.	
<b>Educational Assistance Program</b>	Full, 3/4, Half, & Part Time	After 1 year of service	AE	AE will reimburse the cost of tuition, enrollment fees & books for courses which employee attends at a recognized institution. Prior approval required. Up to \$5,250 per year. 3/4 & Half time reimbursement is prorated based on employment status. .50 cent scholarship	
<b>Verizon Wireless</b>	All Employees	Upon hire	You	Employees receive 13% discount on your Verizon Wireless plan.	
<b>Computer Loan</b>	Full, 3/4, & Half Time	After 1 year of service	You	AE will loan an employee up to \$3,000. Payment will be deducted from payroll over two years at zero interest.	
<b>Paid Time Off</b>	Full, 3/4, & Half Time	Accrual begins upon hire	AE	First to second year Third - 10th year 11th - 15th year 16th year +  Can accrue up to maximum of 60 days	up to 11 days up to 16 days up to 21 days up to 26 days
<b>Holidays</b>	Full, 3/4, & Half Time	1st of next month after hire date	AE	Up to 10 holidays per year; floating holidays granted for holidays not observed by the company.	
<b>Other Time Off - Marriage Funeral</b>	All Employees	After 3 months of service	AE	Employees will receive time off with pay to a maximum of 40 hours.  Immediate family members - 3 days Other relation - 1 day	
<b>Direct Deposit</b>	All Employees	Upon hire	n/a	Employees have the option to have the paycheck directly deposited into checking and/or savings account.	
<b>Workers' Compensation</b>	All Employees	Upon hire	AE	AE insures its employees against the loss of wages due to accidental injuries and illness.	
<b>Club Memberships</b>	All Employees	Upon hire	You	AE provides the convenience of paying for pre-approved health clubs and golf courses via payroll deduction.	
<b>Exercise Room</b>	All Employees	Upon hire	AE	AE has nicely equipped exercise rooms in Perham, Walker and Twin Valley.	
<b>Social Security</b>	All Employees	Upon hire	AE	AE contributes 7.65% of your pay to social security and Medicare.	