



Optional Benefits to Employees

If you become a Top Echelon Contracting employee and meet the eligibility requirements, you may select any or all of the benefits listed below. As a Top Echelon Contracting employee, you also have the option to elect to pay premium costs on a pre-tax or post-tax basis.

NOTE: The benefit information listed below is meant to provide a brief overview of each benefit. All benefits are subject to "Plan Documents."

Benefits Overview

Health Insurance:

This National PPO Plan offers employees a choice between a "Base" or "Premium" plan. These plans are available to all eligible employees who work at least an average of 30 hours per week. Prescription coverage is included. The cost of medical coverage is based on individual, employee and spouse, employee and child(ren), or family coverage. Top Echelon Contracting contributes 50% of the single "Base Plan" premium to either plan. Both plans include \$15,000 of Life/AD&D insurance.

Dental Insurance:

Every eligible employee who works at least an average of 30 hours per week has the option to elect dental insurance. This is a voluntary plan where employees can choose to see any dentist. One hundred percent of the usual and customary cost is covered for preventative procedures immediately, 80% for restorative procedures immediately, and 50% for major procedures after a 12-month waiting period.

Vision Insurance

This voluntary plan is available to eligible employees who work at least an average of 25 hours per week. The vision plan includes savings on vision exams, frames, lenses, and contact lenses. A laser vision correction benefit is also included.

Life Insurance:

This Voluntary Group Term Life Insurance policy is available to employees who work at least an average of 30 hours per week. You may buy the life insurance in multiples of \$10,000 up to \$500,000 not to exceed five times your annual salary. Additional life insurance may be purchased for your spouse and children. These life insurance policies are portable, meaning you can choose to keep this coverage even when you leave Top Echelon Contracting's employment. More information is included in your new hire packet.

Accidental Death and Dismemberment Insurance (AD&D):

This Accidental Death and Dismemberment Insurance policy (AD&D) is available to employees who work at least an average of 30 hours per week. If a covered employee loses their life caused by an accident, the life insurance amount will be doubled. If the covered employee loses their hand, foot, or sight of one eye caused by an accident, half of the life insurance amount will be paid. If the covered employee loses two of the above caused by an accident, the life insurance amount will be doubled.





Benefits Overview *continued*

Weekly Paychecks:

All employees are paid weekly.

Direct Deposit:

All employees have the ability to authorize direct deposit of their weekly paycheck.

401(k) Savings Plan:

Top Echelon Contracting employees have the option to join our 401(k) Savings Plan at the end of six months of continuous employment. The employee can contribute up to 90% of their weekly salary up to the applicable maximum for that particular year. Top Echelon Contracting matches \$0.25 of each dollar contributed by the employee up to the first 4% of his/her pay. The employee may roll over previous employer's 401(k) money into Top Echelon Contracting's 401(k) immediately. Vestment is based on years of service. Eligible employees will be 100% vested after six years.

As an additional benefit to Top Echelon Contracting's 401(k) participants, Top Echelon Contracting has partnered with Investech Financial Services to offer a variety of retirement planning tools and investment consulting. Investech will work with employees to determine their level of risk tolerance, how much they need to save for retirement, and a strategic way to reach their financial goals by helping them select from the fund choices available. There is no charge for these services.

Allstate:

Top Echelon Contracting offers voluntary supplemental insurance through Allstate to its employees. There are four different voluntary policies to choose from. Employees can choose all four or any combination. These policies are portable, meaning the employee can choose to keep this coverage even when he or she leaves Top Echelon Contracting's employ. The cost for each plan is based on individual, employee and spouse, employee and children, or family coverage.

Employee advantages include:

- Cash paid regardless of any other coverage and paid directly to the employee.
- Portable upon termination of employment or retirement (1 month enrollment required).

Allstate Coverage Summaries

Disability Insurance:

Disability Insurance provides a source of income when insureds can't work because of a covered sickness or off-the-job injury. Available benefit periods are 3 months, 6 months, 1 year or 2 years. Elimination periods range from 0/7 to 180/180 (Accident days/Sickness days). Provides benefits for up to 60% of salary or \$5,000/month, whichever is higher. Individual coverage available for self and/or spouse.

Cancer Insurance:

Cancer insurance benefits can be used to help pay the difference between what primary medical coverage pays and the total costs (medical and non-medical) of care. There are two different cancer policies to choose from. Plans are available in multiple benefit levels to satisfy individual and family needs.



Allstate Coverage Summaries *continued*

Accident Insurance:

Accident insurance offers coverage for Off-the-Job accidental injuries, plus some medical benefits. Accident benefits include Accidental Death & Dismemberment, Hospital Confinement, Disability, Dislocation & Fracture, Ambulance Services, and Medical Expenses. Individual coverage or entire family coverage is available.

Hospital Indemnity Insurance:

Hospital Indemnity Insurance is a modular policy that offers a base policy which pays a daily benefit for hospital confinement, plus 9 optional riders (may vary by state). Riders benefits are added to the base policy by selecting from a list that includes: Initial Hospitalization; Surgical and Anesthesia; Emergency Room Accident; Inpatient Physician Treatment; Outpatient Physician Treatment; At-home Nursing; Transportation; Accident Disability; and Specified Disease (cancer, heart attack and stroke) Disability Benefits. Individual coverage, individual and spouse coverage, individual and children coverage or entire family coverage is available.

Your Recruiter

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Disclaimer: Benefits are subject to change based on Top Echelon Contracting vendors, suppliers, and company requirements.