

C&L Companies, Inc.
Employee Benefits Summary 2012

Benefit	Summary	Amount Deducted From Paycheck	Eligible When?
Health Insurance	United Healthcare Plan	Single \$ 34.52 Family \$ 103.55 Subscriber Spouse \$ 69.03 Subscriber Children \$ 65.58	The 1st of the Month after Initial employment period complete Employee costs shown for period of 1/1/12 - 12/31/12
Dental Insurance	Provided by Delta Dental	Single \$ 5.41 Family \$ 19.18 Subscriber Spouse \$ 11.04 Subscriber Children \$ 12.04	The 1st of the Month after Initial employment period complete Employee costs shown for period of 1/1/12 - 12/31/12
Vision	Provided by Avesis	Single \$4.36 Family \$11.73 Subscriber Spouse \$8.36 Subscriber Children \$9.12	The 1st of the Month after Initial employment period complete Employee costs shown for period of 1/1/12 - 12/31/12
Cafeteria/Flex Plan	Out-of-pocket medical expenses & dependant care assistance.	Optional	The first day after Initial employment period complete
Life Insurance	\$15,000 term life & \$15,000 accidental death policy through Lincoln Financial Group	None	The 1st of the Month after Initial employment period complete
Voluntary Life	Up to \$50,000 under age 70, no medical questions asked; Ability to insure spouse and child Additional coverage available, not to exceed \$300,000	Depends on selection	The 1st of the Month after Initial employment period complete
Disability Insurance	Long-Term Disability Policy based on Salary; 90 day elimination period	None	The 1st of the Month after Initial employment period complete
Workers' Comp	Comprehensive program covers injury, illness, etc. (See employee handbook for more details)	None	Immediately
401(K)	Employer matches 3% of salary with each pay period, regardless of employee contribution	Optional	The 1st of each calendar quarter after 1 Year of Employment (For example if you begin July 31, 2006 you will be eligible Oct. 1, 2007)
Tuition Reimbursement	Tuition reimbursement for tuition fees for approved educational courses	None	Eligibility after 1 year of employment ; requires an employment commitment
Profit Sharing	Discretionary contribution made by employer one time per year	None	The 1st of each calendar quarter after 1 Year of Employment
Vacation Leave	Employees will be eligible for 5 days (40 hrs) vacation after 6 months of employment. 2 weeks vacation per year will be granted up to the 5th year of employment. Vacation after 6 months is accrued at a rate of 3.08 hrs. per pay period. After 5 years employees will accrue 4.62 Hours Per Pay Period Carryover up to a cap of 240 Hours.	Not Applicable	1 week vacation available after 6 months of employment. 2 weeks vacation per year will be granted up to the 5th year of employment. If 6 months is not completed, no vacation exists. After 6 months 40 hrs available. 1 year thru 5 years (80) hours available. (see above) 5+ years - (120) hours - accrued ** three day advanced notice for approval
Administrative Leave	Available at rate of 5 days per year up to a maximum total of 15 days	Not Applicable	9.24 hrs. available after 3 months of employment. After 3 months 1.54 Hours per pay period. If Initial employment period is not completed, no administrative time exists. To be used after Initial employment period for illness, injuries, or personal issues.
Holidays	New Years', Memorial, Independence, Labor, Thanksgiving and the Friday after, Christmas, One Floating Holiday	Not Applicable	The first day after Initial employment period complete ** Floating holiday must be requested three days in advance for approval ** Floating holiday must be used in the same calendar year as granted
At your request, C&L Companies can arrange to have a representative from First American Wealth meet with employees to go over benefits and answer questions. This will happen before insurance eligibility begins.			