

**C&L Companies, Inc.**  
**Employee Benefits Summary 2016**

Benefit	Summary	Amount Deducted From Paycheck- Bi-weekly	Eligible When?
<b>Health Insurance</b>	United Healthcare Plan	Single \$ 48.91	The 1st of the Month after 60 days employment
		Family \$ 146.75	
		Subscriber Spouse \$ 97.83	
		Subscriber Children \$ 92.94	
<b>Employee costs shown for period of 12/1/14 - 11/30/15</b>			
<b>Dental Insurance</b>	Provided by Delta Dental	Single \$ 5.60	The 1st of the Month after 60 days employment
		Family \$ 19.85	
		Subscriber Spouse \$ 11.42	
		Subscriber Children \$ 12.46	
<b>Employee costs shown for period of 12/1/14 - 11/30/15</b>			
<b>Vision</b>	Provided by Avesis	Single \$5.03	The 1st of the Month after 60 days employment
		Family \$13.55	
		Subscriber Spouse \$9.66	
		Subscriber Children \$10.53	
<b>Employee costs shown for period of 1/1/14 - 12/31/15</b>			
<b>Cafeteria/Flex Plan</b>	Out-of-pocket medical expenses & dependant	Optional	The 1st of the Month after 60 days employment
<b>Life Insurance</b>	\$15,000 term life & \$15,000 accidental death policy through Lincoln Financial Group	None	The 1st of the Month after 60 days employment
<b>Voluntary Life</b>	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 60 days employment
<b>Disability Insurance</b>	Long-Term Disability Policy based on Salary;  90 day elimination period	None	The 1st of the Month after 60 days employment
<b>Workers' Comp</b>	Comprehensive program covers injury, illness, etc.  (See employee handbook for more details)	None	Immediately
<b>401(K)</b>	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)
<b>Tuition Reimbursement</b>	Tuition reimbursement for tuition fees for approved educational courses	None	Eligibility after 1 year of employment ; requires an employment commitment
<b>Profit Sharing</b>	Discretionary contribution made by employer one time per year	None	The 1st of each calendar quarter after 1 Year of Employment
<b>Vacation Leave</b>	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
<b>Administrative Leave</b>	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.
<b>Holidays</b>	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.**