

BENEFIT PROGRAMS

Teasdale Fenton is committed to providing a competitive benefits package designed to improve the lives of our employees. The following information is a representation of the benefits offered to Full-time employees.

YOUR HEALTH

<u>Medical</u> We offer a plan designed to provide employees and their eligible family members with extensive coverage at a competitive cost. Coverage includes inpatient and outpatient care, routine physical exams, prescription drugs, preventive care, mental health services, home health care and hospice services.

<u>Dental</u> The dental care benefit helps employees pay for costs for themselves and their eligible family members. Participants are covered for 100% of preventive and diagnostic services when choosing Network Dentists. The plan also covers basic, major and orthodontia services.

<u>Vision</u> The vision care benefit helps employees pay for eye-care related costs for themselves and their eligible family members when choosing Network Providers.

<u>Life & Accidental Death & Dismemberment (AD&D) Insurance</u> Life insurance benefits are designed to help employees provide financial security for their survivors. We pay the entire cost of providing \$15,000 of life insurance for our employees. Supplemental employee-paid spousal and dependent life insurance options are also available by payroll deduction.

Short-Term Disability (optional)

Employees are eligible to purchase short-term disability benefits in the event of an illness or injury. Coverage is optional and is fully employee-sponsored through individual payroll deduction.

<u>Wellness</u> We currently provide employees with a comprehensive wellness program for employees who participate in our health insurance plan.

<u>Paid Time Off</u> We offer PTO time to be used as employees need to schedule time off. It is accrued quarterly from date of hire.

YOUR FUTURE

<u>401(k) Plan</u> Our plan allows eligible employees (after completing 90 days) to contribute up to \$19,500 (for 2020). Teasdale Fenton will make a basic matching contribution that matches 100% of the first 2% of each participating employee's deferral. Vesting will reach 100% after 2 years.