



## 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. CC & I Engineering, Inc. is an at-will employer. Compass reserves the right to change, cancel, and/or add benefits at any time with or without notice.

Benefit	Who's Eligible	When Eligible	Who Pays	Description
Health Insurance	Full-Time	1st of next month after hire date	Compass & You	<b>BlueCross BlueShield - HDHP 3000-80</b> \$3,000 deductible single/\$6,000 deductible family Max out of pocket \$5,800 single/\$11,600 family 80% after deductible, in-network 100% Preventive Care Compass pays 80% employee premium and 50% dependent premium
	Flex-Time	1st of next month after hire date	Compass & You	<b>BlueCross BlueShield - HDHP 3000-80</b> \$3,000 deductible single/\$6,000 deductible family Max out of pocket \$5,800 single/\$11,600 family 80% after deductible, in-network 100% Preventive Care Compass pays employee and dependent premiums on a prorated basis
Health Savings Account	All Employees	1st of next month after hire date	Compass & You	Employees can contribute pre-tax dollars. Compass contributes a set amount per pay period to employee's account. CCI contribution is determined on an annual basis. Employees are eligible for H.S.A. only if enrolled in Compass health insurance and do not have other health insurance coverage.
Dental	Full-Time	1st of next month after hire date	Compass	\$100 deductible per person/\$300 per family 50/50 Coverage \$1500 per year limitation per person \$2000 orthodontia life time limitation per person
	Flex-Time	1st of next month after hire date	Compass & You	\$100 deductible per person/\$300 per family 50/50 Coverage \$1500 per year limitation per person \$2000 orthodontia life time limitation per person Single - \$3.60 ppd Employee + one - \$11.80 ppd Employee two or more - \$15.40 ppd <b>(First two payperiods of each month)</b>
Flex Plan	All Employees	1st of next month after hire date	Compass & You	Employees can elect to have dollars set aside before tax for medical and/or dependent care expenses. Compass pays for the administrative costs for the plan
Short Term Disability	All Employee	1st of next month after hire date	Compass	60% of <b>weekly</b> earnings with a waiting period of seven days after an illness or injury. 90 days of coverage
Long Term Disability	All Employees	1st of next month after hire date	Compass	60% of <b>monthly</b> earnings after 90 days of disability. Pre-existing conditions apply for first 12 months.
Life Insurance	Full-Time	1st of next month after hire date	Compass	2 x annual wage/salary maximum up to \$50,000 Spouse - \$2,000 Dependent - \$1,000 after 14 days of age
	Flex-Time	1st of next month after hire date	Compass & You	2 x hourly wage x 1248 hours
Paid Time Off	Full-Time & Flex Time	Six months after hire date	Compass	.5 to Four Years 10 days Five to 15 years 15 days 16+ years 20 days
Holidays	Full-Time	After 30 days of service	Compass	Eight and one half days - distributed between scheduled holidays and floating holidays
	Flex-Time	After 30 days of service	Compass	0 - Four days. Eligible for holiday pay when holiday lands on employee's regularly scheduled workday.
401(k) Plan	All Employees	Immediately upon date of hire.	Compass & You	Company matching takes effect immediately upon date of hire. 50% matching contribution for the first 4% of wage contribution 25% match for the next 4%. Maximum employer match is 3% Compass match determined on an annual basis. Employee may make pre-tax or after tax (Roth) deferrals.
ESOP	All Employees 20.5 years or older	After 12 consecutive months and 1000 hours of service	Compass	Employee Stock Ownership Plan - Employees are given opportunity to share in the growth and profitability of Compass via this qualified retirement plan.
Funeral Leave	All Employees	After 30 days of service	Compass	Family members as defined in handbook - Three days
Educational Assistance Program	Full-Time	After one year of service	Compass	Compass will reimburse the cost of tuition, enrollment fees & books for courses which employee attends at a recognized institution. Prior approval required.
	Flex-Time	After one year of service	Compass & You	Percentage of costs.

Benefit	Who's Eligible	When Eligible	Who Pays	Description
Computer Loan	Full-Time	After one year of service	You	Compass will loan an employee up to \$3000. Payment will be deducted from payroll over two years at zero interest.
Voluntary Life Insurance	All Employees	1st of next month after hire date	You	Premium depends on age Optional coverage for children/spouse
Voluntary AFLAC	All Employees	1st of next month after hire date	You	Employees may purchase voluntary assurance coverage through AFLAC.
Voluntary ID Theft Shield	All Employees	1st of next month after hire date	You	Employee (Includes Spouse) \$ 6.48 ppd Family \$ 6.98 ppd
Voluntary Legal	All Employees	1st of next month after hire date	You	Employee \$ 7.98 ppd
Voluntary ID Theft/ Legal Bundled	All Employees	1st of next month after hire date	You	Employee (Includes Spouse) \$ 12.95 ppd Family \$ 13.45 ppd
Direct Deposit	All Employees	Upon hire	n/a	Employees have the option to have the paycheck directly deposited into checking and/or savings account.
Workers' Compensation	All Employees	Upon hire	Compass	Compass insures its employees against the loss of wages due to accidental injuries and illness.
Club Memberships	All Employees	Upon hire	You	Compass provides the convenience of paying for pre-approved health clubs and golf courses via payroll deduction.
Social Security	All Employees	Upon hire	Compass	Compass contributes 7.65% of your pay to Social Security and Medicare.
Employee Assistance Program	All Employees	Upon hire	Compass	Employees have telephone counseling sessions available at no charge.
Exercise Room	All Employees	Upon hire	Arvig	Arvig has a nicely equipped exercise room located downstairs of the Arvig Operations Building.
Arvig Services and Products	All Employees	After 3 months of service	Arvig & You	Nearly all Arvig services for \$55 per month.