



EMPLOYEE BENEFITS

major medical insurance, vision insurance, dental insurance, sick leave, short-term disability, long-term disability, life insurance, 401(k), flexible spending accounts, credit union membership, christmas club, vacation time, holiday time, bereavement leave, professional growth programs



Major Medical Insurance

Neel-Schaffer has a self-insured plan administered by United Healthcare to all eligible full-time or part-time employees working at least 20 hours per week.

If elected, coverage begins 30 days from date of hire.

Employee contribution for the premium is pre-tax, reducing overall cost.

Neel-Schaffer supplements \$533.46 per employee per month of the health insurance premium for eligible full- and part-time employees.

Benefit	Plan 1 In-Network	Plan 2 In-Network	Plan 3 HSA In-Network
Office Visit Copay Primary Care Specialist	\$20 \$30	\$25 \$50	Deductible + 20% Deductible + 20%
Prescription Drugs	\$10 Tier 1 \$25 Tier 2 \$50 Tier 3 \$100 Tier 4	\$10 Tier 1 \$25 Tier 2 \$50 Tier 3 \$100 Tier 4	Deductible Applies 1st \$10 Tier 1 \$35 Tier 2 \$60 Tier 3 \$100 Tier 4
Annual Deductible Individual Family	\$500 \$1,500	\$1,500 \$3,000	\$1,500 \$3,000
Co-Insurance Inpatient Outpatient	70% paid by plan Deductible + 30% Deductible + 30%	80% paid by plan Deductible Deductible	80% paid by plan Deductible + 20% Deductible + 20%
Emergency Room	\$100 Copay	\$125 Copay	Deductible + 20%
Maximum Out of Pocket Individual Family	\$2,500 \$5,500	\$3,000 \$6,000	\$2,500 \$4,000
Employee Cost Per Payroll Employee Employee + 1 Family	\$101 \$342 \$473	\$85 \$309 \$426	\$48 \$231 \$332

Ancillary Insurance

Sick Leave

For eligible employees, sick leave is not accrued but is paid as needed. Paid sick leave will cease on the 30th consecutive calendar day of sick leave or after an accumulation of 176 hours of sick leave in the previous 12-month period.

Vision Insurance

Neel-Schaffer provides the option of vision insurance coverage to all eligible employees working at least 20 hours per week. Contributions for the premium are pre-tax, reducing cost.

Election Type	Cost Per Payroll
Employee Only	\$3.67
Employee + Spouse	\$6.73
Employee + Child(dren)	\$7.07
Family	\$10.80

Dental Insurance

Neel-Schaffer provides the option of dental insurance coverage and orthodontics to all eligible employees working at least 20 hours per week. Contributions for the premium are pre-tax, reducing cost.

Election Type	Cost Per Payroll
Employee Only	\$18.00
Employee + 1	\$31.00
Family	\$44.00

Disability & Life Insurance

In the unexpected event of a loss or a catastrophe, we offer coverage to mitigate financial burdens on you and your family.

Short-Term Disability

Our short-term disability plan covers medically approved absence due to illness, or non-occupational injury. Eligible employees are entitled to their full salary for the first 30 days of disability; then we pay 60% of the full salary from the 31st to the 90th day. Eligible part-time employees working at least 20 hours a week will receive one-half of this benefit.

Long-Term Disability

Eligible full-time employees who are disabled for more than 90 days will be eligible to apply for Long-Term Disability benefits. The benefit paid is equal to 60% of basic earnings to a maximum monthly benefit of \$20,000. Long-Term Disability insurance continues until the employee is no longer disabled or reaches age 65. Neel Schaffer pays the entire cost of this insurance coverage.

Life Insurance

Neel-Schaffer provides group term life insurance in the amount of \$50,000 on each eligible full-time or part-time employee working more than 29 hours a week. Employees have the option to purchase additional term life insurance.

Additional Coverage

Eligible employees working full-time or part-time at least 29 hours a week may purchase group insurance for:

Cancer

Critical Care

Accident

Saving for the Future

401(k)

Neel-Schaffer provides a 401(k) retirement plan through Mass Mutual Financial services for all eligible full-time or part-time employees working at least 20 hours per week.

Employees must be at least 21 years of age and may enroll on the first of the month following 30 days of employment.

Rollover contributions from other qualified plans are accepted upon approval by the plan administrator.

A loan program is also provided through the Plan, allowing participants to borrow against their vested account balances.

Neel-Schaffer matches \$1.00 for \$1.00 on the first 3% of salary, then 50 cents on the dollar of the next 2% of salary.

Christmas Club

Included in your salary is a 3% Christmas Club contribution from the company, which is available to employees at any time.

Employees may direct the 3% into a Christmas Club Account at Statewide FCU in Jackson, Mississippi (once the employee has opened the account) or employees can direct the money to an existing personal savings account. If no action is taken, the money goes into the employee's net paycheck.

Flexible Spending Accounts

All eligible employees working at least 20 hours per week have the opportunity to enroll in a Flexible Spending Account (FSA).

The FSA allows employees to pay for qualified dependent care and health care expenses on a pre-tax basis.

Credit Union Membership

All employees and their immediate family are offered the opportunity to become a member of a not-for-profit credit union.

Membership includes a full range of financial services and products to meet all of your financial needs.

Life & Work Balance

Holidays

Neel-Schaffer provides eight paid holidays per year to eligible full-time and part-time employees working at least 20 hours per week.

New Year's Day

Memorial Day

Independence Day

Labor Day

Thanksgiving (2 Days)

Christmas (2 Days)

Vacation

Vacation time is accrued bi-weekly based on hours worked. Eligible full-time employees earn 10 days of vacation per year during the first five years of completed service; 13 days per year during the 6th–10th years of completed service and 16 days per year for the 11th year and after.

Eligible part-time employees working at least 20 hours per week accrue vacation on a pro-rata basis of one-half the rate.

Bereavement

Eligible full-time or part-time employees working at least 20 hours a week are given two days in any calendar year to use for a death in the immediate family with no qualifying time required to use the leave.

Professional Growth

The growth and success of our company depends upon the growth and success of our people. We view employee learning and development as a strategic priority, investing significantly in professional development opportunities.

Conferences & Seminars

Neel-Schaffer supports employee attendance at job-related conferences and seminars. Employees may request Neel-Schaffer sponsorship to attend conferences and seminars that are applicable to their present position and provide training for future advancement in the company.

Professional Development Allowance

Full-time and part-time employees may be eligible to receive an annual professional development allowance which may be used for professional registration fees, membership dues for professional organizations and technical publications that are directly related to the individual's profession.

Tuition Assistance Program

Our tuition assistance program is available to encourage and assist eligible full-time employees with at least six months of continuous employment who wish to take courses that will help them in the performance of their work. The program covers tuition only for undergraduate and graduate courses and provides a maximum reimbursement of \$4,000 per calendar year.

Employee Assistance Program (EAP)

Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life.

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial matters
- Healthy lifestyles
- Work and life transitions

What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is no cost to you for utilizing EAP services. If additional services are needed, your EAP will help locate appropriate resources in your area.

Benefits

- Unlimited telephone access to EAP professionals 24 hours a day, seven days a week
- Telephone assistance and referral
- Service for employees and eligible dependents
- Robust network of licensed and/or certified mental health professionals
- Three face-to-face sessions* with a counselor (per household per calendar year)
- Legal assistance and financial services
- Legal assistance and financial services
 - ◆ Online will preparation
 - ◆ Legal library and online forms
 - ◆ Telephonic financial consultation
 - ◆ Financial tools and resources
- Resources for
 - ◆ Work/life balance
 - ◆ Substance abuse
 - ◆ Dependent and Elder Care assistance and referral services
- Access to a library of educational articles, handouts and resources via www.mutualofomaha.com/eap

* Face-to-face visits also can be used toward legal consultations. California Residents: Knox-Keene Statute limits no more than three face-to-face sessions per six-month period per person.

Will Preparation

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

You have access to free, online will preparation services provided by **Willing**.

Easy, Affordable and Secure

Willing uses bank-level security to keep your information safe and secure. In just 10 minutes, you can create a personalized will. The process is easy and it's free!*

How it Works:

- Log on to **www.willing.com/mutualofomaha**
- Answer simple multiple choice questions on your computer or smartphone
- Download and print any document instantly
- Update your information with any major life change, i.e., marriage, divorce, birth of a child

* Upgraded plans, including naming a guardian for children, Power of Attorney, Living Wills and Transfer of Death Deed, are also available for a fee.

Hearing Discount Program

Program Benefits Include

Custom hearing solutions – we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers Risk-free 60-day trial – 100 percent money-back guarantee

Hearing aid low price guarantee – if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5 percent

Continuous Care – one year free follow-up, two years of free batteries and a three-year warranty

Accessing Your Benefits

Is As Easy As:

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit amplifonusa.com/mutualofomaha