

ALLIED NATIONAL, INC.
GENERAL INFORMATION AND INSURANCE BENEFITS SUMMARY

Full-Time Employees

Full-Time employees are defined as those employees regularly scheduled to work at least thirty (30) hours per calendar week.

PAID TIME OFF (PTO): PTO is an accrued bank of hours accumulated by each employee to be used for vacation, personal hours, and sick leave during employment. Employees who work 37.5 hours a week will accrue Personal Time based on full calendar months of service with Allied as follows:

Less than 5 years of service	10.00 hours per month
5 or more years of service	13.25 hours per month

Employees who work less than 37.5 hours will receive PTO at a prorated amount, based on scheduled weekly hours.

Personal time accrual is effective the first day of the month after the date of employment. However, use of personal time during the first 90 days is strongly discouraged except in the event of illness or emergency.

HOLIDAYS: Allied Observes New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the Friday after, Christmas Day, and two additional floating holidays (determined by management), for a total of 9 PAID holidays each year.

401K PLAN: Allied provides a voluntary 401K Savings Plan on the first day of the month following 30 days of continuous employment. Employees are eligible for an Employer Match after 6 months of employment effective the first day of the first pay period, on or after, your entry date.

DRESS CODE: Allied allows casual attire Monday through Friday.

WORK HOURS: Allied observes a 7.5 hour workday, 37.50 hour workweek. Generally, business hours of operation are no earlier than 7:00 a.m. and no later than 5:00 p.m., Monday through Friday. Within these hours of operation, we have established core hours of 9:00 a.m. to 3:00 p.m., during which all associates must be at work. Flexible time bands at the start of the day are 7:00 a.m. to 9:00 a.m. and 3:00 p.m. to 5:00 p.m. for the end of the day. Departmental needs determine the amount of flexibility you have within these flexible time bands. There are some positions that require a fixed schedule.

SMOKING: Allied observes a smoke-free work environment. Smoking is permitted only outside the building in the designated smoking area during lunch hours or before and after the workday.

INSURANCE BENEFITS: Allied's benefit package includes health, dental, life, and disability insurance coverage for full time employees.

HEALTH: Coverage is effective the first day of the month following 30 days from date of employment. Allied's employee group health benefit plan is underwritten and administered by Aetna, using their Open Access Managed Choice Plan.

There are three plan options. Deductible choices are \$1,500, \$2,000 or \$3,000 and increase for each member of the family with a 3X family max. Office copays, pharmacy and out of pocket maximums are different on each plan.

The following rates are effective November 1, 2016:

Option with \$1,500/\$4,500 deductible; In-Network 80% / 20% Coinsurance, Office Visit Copay \$30; RX \$12/40/65

Employee Only	\$35.83 per pay period	\$71.65 per month
Employee & Spouse	\$150.44 per pay period	\$300.88 per month
Employee and Child(ren)	\$144.70 per pay period	\$289.40 per month
Family Coverage	\$228.99 per pay period	\$457.98 per month
Waived Coverage – EE Receives	\$20.00 per pay period	\$40.00 per month

Option with \$2,000/\$6,000 deductible; In-Network 80% / 20% Coinsurance, Office Visit Copay \$40; RX \$12/50/75

Employee Only	\$17.62 per pay period	\$35.23 per month
Employee & Spouse	\$109.76 per pay period	\$219.52 per month
Employee and Child(ren)	\$107.65 per pay period	\$215.29 per month
Family Coverage	\$176.81 per pay period	\$353.61 per month
Waived Coverage – EE Receives	\$20.00 per pay period	\$40.00 per month

Option with \$3,000/\$6,000 deductible; In-Network \$100/0% Coinsurance, Office Visit Copay \$40; RX \$12/50/75

Employee Only	\$22.73 per pay period	\$45.46 per month
Employee & Spouse	\$121.25 per pay period	\$242.50 per month
Employee and Child(ren)	\$117.96 per pay period	\$235.92 per month
Family Coverage	\$191.62 per pay period	\$383.24 per month
Waived Coverage – EE Receives	\$20.00 per pay period	\$40.00 per month

DENTAL: Coverage is effective the first day of the month following 30 days from date of employment. Dental coverage is available at employee cost through Assurant, with a dual choice option. The DMO plan is available in KC metro area only.

The following rates are effective November 1, 2016:

DMO Option		
Employee Only	\$10.28 per month	\$5.14 per pay period
Employee + 1	\$16.52 per month	\$8.26 per pay period
Family	\$25.16 per month	\$12.58 per pay period
Indemnity Option		
Employee Only	\$49.16 per month	\$24.58 per pay period
Employee + 1	\$90.74 per month	\$45.37 per pay period
Family	\$138.40 per month	\$69.20 per pay period

POP PLAN: Premiums for medical and dental plans can be deducted from your paycheck on a pre-tax basis.

FLEXIBLE SPENDING ACCOUNT (FSA):

Unreimbursed Medical Accounts provide a way to pay for eligible out-of-pocket expenses, dental and optical care, prescription drugs, physical exams, health and dental insurance deductibles and co-payments. Employees can put aside up to \$2500.00 a year to pay for these services with before-tax dollars.

Dependent Care Expense Accounts may be used for eligible dependent care expenses incurred to allow you (and your spouse if you are married) to work or look for work. You may allocate up to \$5,000 per tax year for reimbursement of dependent care services (\$2,500 if you are married and file a separate return).

VISION CARE: Routine Eye Exams have a \$30 or \$40 copay depending on the Plan, with deductible waived if using In-Network. Vision eyewear is not covered under any of the plans.

LIFE: Allied provides each full time employee with a company paid life insurance policy and accidental death and dismemberment (AD&D) policy underwritten by Standard Insurance Company, effective the first day of the month following 90 days of employment. The policy is two times his/her annual salary with a \$70,000 maximum benefit. Dependent coverage is not available for the life insurance benefit.

SHORT- AND LONG-TERM DISABILITY: Allied's short-term disability policy is self-funded and is effective the first day of the month following 90 days of employment. Short-term disability benefits begin the 15th day of a qualifying illness or accident, up to 13 weeks of continuing disability. The amount of the short-term disability benefit is calculated at approximately 60% of your salary.

Standard Insurance Company underwrites our long-term disability coverage. Benefits begin after 90 days of continuous disability at approximately 60% of your salary and are paid by a third party. Coverage is effective the first day of the month following 90 days of employment.

ANCILLARY PRODUCTS: We offer the following voluntary products through AFLAC: Accident, Cancer, Hospital Protection, Sick and Recovery Plus.

NOTE: This is a brief summary only, and does not contain all information regarding policy provisions, limitations, or exclusions and is subject to change.