

ALLIED NATIONAL 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 full time employees to be used for vacation, personal hours, and sick leave during employment. Full Time Employees 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

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 Year's Day, Martin Luther King, Jr. Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the Friday after, Christmas Day, for a total of 9 PAID holidays each year.

401K PLAN: Allied provides a voluntary 401K Savings Plan. Eligibility for Elective Deferrals is on the first day of the month following 30 days of continuous employment. Employees are also eligible for an Employer Match. Entry date is the first quarter after completion of 6 months of employment. Participation for both is the first full pay period in the month of eligibility.

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 and vape-free work environment. Smoking, vaping, etc. 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, vision, life, and disability insurance coverage for full time employees.

HEALTH: Coverage is effective the first day of the month following the date of employment. Allied's employee group health benefit plan is administered by Blue Cross Blue Shield of Alabama.

The Company has a spousal carve-out policy that requires your employed spouse to carry primary individual medical and dental insurance through their employer.

\$300 Individual/\$900 Family Calendar Year Deductible; Calendar Year Out-of-Pocket Maximum \$7,900 Individual/\$15,800 Family, RX \$15/50/75/75% allowed amount specialty drugs.

DENTAL: Coverage is effective the first day of the month from date of employment. Allied's employee group dental benefit plan is administered by Blue Cross and Blue Shield of Alabama and has a Benefit Maximum of \$1,250 per member each calendar year.

VISION: Coverage is effective the first day of the month from date of employment and is administered by VSP.

The following rates are effective January 1, 2021:

Full-time PER CHECK Associate Benefit Contribution			
	Medical	Dental	Vision
Individual	\$49.50	\$ 6.50	Free
Self + 1	\$101.00	\$13.00	\$3.16
Family	\$157.00	\$20.50	\$6.76

DEPENDENT CARE ASSISTANCE: The IRS allows participation for a qualified Dependent Care Assistance plan.

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

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.

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

