



Benefits at a Glance Non-Exempt Employees

At Chief we strive to be employee-focused in the benefits and services that we provide our employees. We realize that our employees are diverse in their needs and concerns and we provide a comprehensive benefits package to help meet those needs. The following is a list of benefits available to all full-time employees. This data is provided in summary form. You may contact the Human Resources office for more information.

BENEFIT	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?												
Life and AD&D	After 90 days; coverage starts the first of the month following	<p>Chief provides \$20,000 in life insurance benefits for eligible non-exempt employees.</p> <p>Chief also provides Accidental Death and Dismemberment (AD&D) insurance that may pay an additional benefit, up to the amount of your Life benefits, if you suffer a covered loss due to an accident.</p> <p>You are also covered with Business Travel Accident Insurance coverage if you are injured in an accident resulting in your death, dismemberment, or total disability while traveling on company business. Maximum benefit is \$100,000.</p> <p>Paid by Chief – There is NO COST to you.</p>												
Dependent Life	After 90 days; coverage starts the first of the month following	<p>Your dependents are covered as follows:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Spouse</td> <td style="width: 20%; text-align: right;">\$ 5,000</td> <td style="width: 20%;"></td> </tr> <tr> <td>Child, 6 months to *19 years</td> <td style="text-align: right;">\$ 5,000</td> <td style="text-align: right;">(*to age 25 if full-time student)</td> </tr> <tr> <td>Child, 14 days to 6 months</td> <td style="text-align: right;">\$ 1,000</td> <td></td> </tr> <tr> <td>Child, under 14 days</td> <td style="text-align: right;">\$ 0</td> <td></td> </tr> </table> <p>Paid by Chief – There is NO COST to you.</p>	Spouse	\$ 5,000		Child, 6 months to *19 years	\$ 5,000	(*to age 25 if full-time student)	Child, 14 days to 6 months	\$ 1,000		Child, under 14 days	\$ 0	
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Voluntary Life and AD&D	After 90 days; coverage starts the first of the month following	<p>You may purchase additional term life insurance through payroll deduction. You may elect up to 5 times your annual base pay in any \$10,000 increment between \$20,000 and \$500,000. You may also purchase additional insurance for your spouse or children. Accidental Death and Dismemberment equals the amount of Voluntary Life Insurance taken.</p>												
401(k)	Full-time eligible upon hire Part-time/Temp eligible upon 1,000 hours	<p>Chief offers a 401(k) plan to assist its employees in laying the foundation for a secure financial future. It is a voluntary program in which employees can save for retirement through payroll deduction. We offer a variety of funds to choose from for a diversified investment portfolio. Rollover contributions are accepted.</p> <p>Contributions can be tax-deferred or after tax and Chief will match a percentage of your savings. Chief's current company match is 30% of the first 8%.</p>												
Dependent Age Limits		Family dependents include your spouse and children up to age 26. This applies to Chief's Medical, Dental, and Vision plans.												
Spousal Carve-Out		If a spouse is eligible for health coverage under his/her employer sponsored plan, the spouse is not eligible for coverage under the Chief's medical plan.												
Medical Coverage	After 90 days	<p>Chief offers two medical and prescription drug plans to choose from- Premier and High Deductible. These plans are self-insured and administered by UnitedHealthcare.</p> <p><u>Premier Plan:</u> For in-network providers there is a \$1,000 deductible (\$2,000/family) with co-pays for office visits and prescriptions, the medical plan then pays 80% up to the \$4,000 (\$8,000/family) out of pocket limit for each covered member. Covered expenses beyond this are reimbursed at 100%.</p> <p><u>High Deductible Plan:</u> For in-network providers there is a \$1,500 deductible (\$3,000/family) then the plan pays 70% up to the \$6,000 (\$6,850/family) out of pocket limit for each covered member.</p> <p>Should you choose to use out-of-network providers for either of these plans, there will be increased deductibles and out of pocket costs to members.</p> <p>The cost of this plan is shared. Chief pays a major share of the cost and employee contributions are made via pre-tax payroll deduction.</p>												
Dental Coverage	After 90 days	<p>Chief's dental plan is administered by Ameritas and pays a percentage of reasonable and customary charges up to \$1,000 per covered individual each year. There is no deductible for the dental plan. Diagnostic and preventive charges are paid at 100%, basic restoration at 70% and crowns are covered at 50%. With this plan, benefits for preventative care services are not deducted from the annual maximum benefit.</p> <p>The cost of this plan is shared. Chief pays a major share of the cost and employee contributions are made via pre-tax payroll deduction.</p>												

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Vision Coverage	After 90 days	Chief's vision plan is administered by Ameritas VPS Choice Network. Voluntary Optional Coverage is available with employee premiums as pre-tax deductions. Employee contributions are made via pre-tax payroll deduction.												
Wellness Plan	Upon hire	Chief offers employees a comprehensive Health Risk Assessment with a 20 page personalized report including a blood test that has 35+ lab results, blood pressure and pulse, follow up consultation with a nurse, flu vaccine and monthly newsletters. Participation in the Wellness Plan provides a discount on your medical premiums.												
Flexible Spending Accounts (FSA)	After 90 days	Chief offers employees a Flexible Spending Account (FSA) to set aside pre-tax dollars to help pay for healthcare and/or dependent care costs. The maximum contribution is \$2,750 for Healthcare and \$5,000 for Dependent Care. Direct Reimbursement is provided between medical and flexible spending account. A Debit card is provided for use of these funds.												
Health Savings Account (HSA)	After 90 days	Chief offers employees a Health Savings Account (HSA) administered by Optum Bank. An HSA is a type of personal savings account that helps those with qualified high-deductible plans save money on many out-of-pocket medical expenses like doctor visits, vision and dental care, and prescriptions. The maximum pre-tax contribution is \$3,550/single and \$7,100/family. A Debit card is provided for use of these funds.												
Vacation	After 90 days	Vacation is accrued upon hire and is available for use following 90 days. Vacation is awarded at the following rate: <table border="1"> <thead> <tr> <th><u>Length of Continuous Service</u></th> <th><u>Vacation Accrued Amount</u></th> <th><u>Maximum Hours Allowed in Vacation Bank</u></th> </tr> </thead> <tbody> <tr> <td>0 to 5 years</td> <td>80 hours/yr</td> <td>120 hours</td> </tr> <tr> <td>5 to 15 Years</td> <td>120 hours/yr</td> <td>180 hours</td> </tr> <tr> <td>15+ Years</td> <td>160 hours/yr</td> <td>240 hours</td> </tr> </tbody> </table> <p>If an employee has accrued the maximum amount of hours, vacation will cease to accrue until the employee uses vacation time and the balance falls below the maximum.</p>	<u>Length of Continuous Service</u>	<u>Vacation Accrued Amount</u>	<u>Maximum Hours Allowed in Vacation Bank</u>	0 to 5 years	80 hours/yr	120 hours	5 to 15 Years	120 hours/yr	180 hours	15+ Years	160 hours/yr	240 hours
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Personal Time Off (PTO)	After 90 days	PTO is accrued after 90 days. PTO hours will accrue at a rate of .5769/week. PTO is awarded and available to you for payment during periods of absence due to personal illness or unavoidable personal/family responsibilities, such as medical or legal appointments. PTO is evaluated in January each year and any hours accrued over 40 will automatically be paid out to the employee.												
Holidays	After 90 days	Chief employees have eight paid holidays each year: <table border="0"> <tr> <td>-New Year's Day</td> <td>-Labor Day</td> <td>-Christmas Day</td> </tr> <tr> <td>-Memorial Day</td> <td>-Thanksgiving Day</td> <td>-Floating Holiday</td> </tr> <tr> <td>-Independence Day</td> <td>-Day after Thanksgiving</td> <td></td> </tr> </table>	-New Year's Day	-Labor Day	-Christmas Day	-Memorial Day	-Thanksgiving Day	-Floating Holiday	-Independence Day	-Day after Thanksgiving				
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Bereavement Leave	Upon hire	Chief will pay for reasonable time required up to three days to take care of arranging or attending the funeral of immediate family members. Notify your supervisor in advance.												
Jury Duty	Upon hire	An employee who is summoned for jury duty and is caused to lose regularly scheduled work receives supplemental pay for such lost time.												
Military Leave	After 90 days	If you are an active member of the National Guard or Armed Reserves and are required to fulfill annual training requirements, Chief will supplement any difference between your military pay and your regular pay up to two weeks annually.												
Short-term Disability	After 90 days	If you are disabled as a result of illness or non work-related injury, you may receive temporary disability income as follows: <table border="1"> <tbody> <tr> <td>Non-exempt</td> <td>26 weeks</td> <td>75% of wage (maximum \$400)</td> </tr> <tr> <td>Truck Drivers</td> <td>26 weeks</td> <td>\$400</td> </tr> </tbody> </table> Paid by Chief – There is NO COST to you.	Non-exempt	26 weeks	75% of wage (maximum \$400)	Truck Drivers	26 weeks	\$400						
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Employee Assistance (EAP)	Upon hire	Chief's Employee Assistance Program offers confidential and professional guidance to employees and their families whose personal and work-related issues have become hard to manage alone. Each employee (and family members) can receive up to 6 visits per year. Paid by Chief – There is NO COST to you.												
Employee Purchases	Varies by Product	You may purchase company products at special discounts for the personal use of you and your immediate family.												