

## BENEFITS

The Annie Selke Companies (ASC) values the loyalty and dedication of our employees. Benefits are provided as incentive for long-term employment as well as appreciation for the work you do for us. The following descriptions are brief summaries of the benefits. In the event of any conflict between the information contained in this brochure and the information that appears in the master contract of insurance, the master contract/documents shall govern in all cases. The Annie Selke Companies may amend or terminate any of its benefits at any time.

### OFFERED FROM THE FIRST DATE OF EMPLOYMENT



#### PAID HOLIDAYS

Our Company observes the following 9 paid holidays:

- New Year's Day
- Fourth of July
- Christmas Day
- President's Day
- Labor Day
- Two floating holidays
- Memorial Day
- Thanksgiving Day



#### PAID TIME OFF

PTO is a time for you to rest, relax and pursue personal interests. ASC provides paid time off to show our appreciation for your loyalty and continued service.

Years of Service	Accrual Rate per Bi-weekly Pay Period	Annual PTO Accrual
Hire Date – 3 Years	4.60	120 hours (15 days)
3 – 5 Years	6.15	160 hours (20 days)
5 – 10 Years	7.69	200 hours (25 days)
10+ Years	9.23	240 hours (30 days)

In your fifteenth year, you will receive 15 days bonus for that year, plus \$3000 bonus to be used for a vacation on the company.



#### EMPLOYEE ASSISTANCE PROGRAM

All employees and individuals significant to the employee can access and use the services of our confidential **Employee Assistance Program** free of charge. Services are accessed through Berkshire Health System's EAP program by calling a confidential, toll-free number or through a website. Information and support is offered for a variety of topics including stress and overload, addiction and recovery, depression, grief and loss, personal well-being, caring for seniors, etc.



#### EMPLOYEE DISCOUNT

All employees can purchase product at 70% off retail price. We also offer a 30% discount on all Outlet items. Employees can pay for their purchases with cash, credit, check or through a payroll deduction.



#### FITNESS CENTER

All employees can utilize our complete on-site fitness center at no cost. Employees may also bring one guest with them.



#### ADDITIONAL WELLNESS OFFERINGS

Throughout the year we offer professionally trained fitness classes. The schedule and offerings change throughout the year. Examples of past classes include Kick-boxing, Yoga, Zumba, Belly Dancing, Total Workout Boot Camp, etc. We encourage employees to bike to work and provide indoor storage of bicycles. Additionally, flu shots are offered to employees yearly.



#### OTHER PERKS

Beyond the fitness offerings we provide, there are weekly deliveries of fresh fruit as well as locally roasted coffee and locally farmed milk and cream for employees to enjoy. To support our company culture, we hold summertime cookouts for everyone to mingle and enjoy an extended lunch. All the above noted items are offered at no cost to employees.

## OFFERED ON THE FIRST DAY OF THE MONTH AFTER 30 DAYS OF SERVICE



### MEDICAL INSURANCE

Two choices of group medical insurance coverage is available through Blue Cross Blue Shield of Massachusetts to all full-time employees. To assist you with the cost of this insurance, the company pays 70% of the portion of the monthly premium. ASC also allows for Domestic Partners to have coverage through our plan.



### SHORT-TERM & LONG-TERM DISABILITY INCOME PROTECTION

ASC provides short-term disability insurance for all full-time employees at no cost to you. If you suddenly become unable to work because of a disability you would be able to collect 60% of your weekly pay through this policy. Employees can also elect for voluntary long-term disability.



### DENTAL & VISION INSURANCE

All full-time employees are eligible for dental insurance through Blue Cross Blue Shield Dental Blue 2 and vision insurance through Blue Cross Blue Shield Blue 20/20.



### LIFE INSURANCE

The Company offers a Life Insurance policy for all regular full-time employees at no charge to the employee. Please see Human Resources regarding specific details of the policy. Employees may purchase additional coverage at group rates for themselves, spouse or dependents.



### PERSONAL ACCIDENTAL, HOSPITAL AND/OR CANCER INDEMNITY PLANS

These optional plans pay you directly for any accidents, hospital stay or cancer treatments that you may incur. You choose how to use that money, whether it is used for missed pay, medical co-payments, travel expenses etc.

## OFFERED THE FIRST DAY OF THE MONTH AFTER 6 MONTHS OF SERVICE



### 401(K) PLAN

Employees may opt to contribute to a 401(k) plan through Capital Group; American Funds. All regular full-time and part-time employees are eligible to participate. The Company offers a maximum 4% match to the employee's contribution and immediate 100% vesting in the matched contributions.



### FLEXIBLE SPENDING & DEPENDENT CARE ACCOUNT

A flex spending account is available to all full-time regular employees. Our FSA offers options for both reimbursable medical expenses as well as dependent care expenses. Employees can defer a yearly maximum of \$2,750 for medical expenses and \$5000 for dependent care costs. The weekly-deferred amounts are deducted weekly as a pretax deduction. The company pays all account fees associated with the FSA.



### HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account is only available to those participating in the HDHP plans. Our HSA allows employees to save money tax free to pay for qualified medical expenses. Employees can defer a yearly maximum of \$3,600 for medical expenses, or \$7,200 for employee +1 and families. The weekly-deferred amounts are deducted weekly as a pretax deduction. Money in the HAS is the employees to keep.