

**J.C. CANNISTRARO, LLC
BENEFITS SUMMARY**

Medical Insurance – 90% company-paid health care premiums for individual plans and 80% company-paid for employee + 1 and family coverages. Coverage is with Harvard Pilgrim HMO (ability to “buy up” to a PPO plan is available). Also included in our plan is a \$150 reimbursement towards a fitness program.

Dental Insurance – The Company will pay 90% of the premium for a basic individual dental plan that covers yearly exams, cleanings, x-rays, sealants, fluoride treatment, fillings, root canals, and more. The company will pay 80% of the premium for employee +1 and family basic dental plans. Coverage is with Delta Dental.

Optional Dental Insurance – If employees would like to “buy-up” to a plan with even more coverage, including major services such as crowns, bridges, and orthodontics, the option is there. Employees can pay a small additional premium for the higher plan through payroll deduction.

Vision Care – The Company has a vision plan through Harvard Pilgrim, also at no cost to the employee. The vision plan includes discounts on frames, contact lenses, laser vision correction, and eyewear accessories at participating locations. More information on participating providers can be found on the Harvard Pilgrim Health Care website.

Life and AD&D Insurance – The Company will provide Life insurance and Accidental Death & Dismemberment insurance equal to 1X your annual base salary at no cost to the employee.

Optional Life and AD&D Insurance – If employees wish to have additional Life insurance, they can purchase it in increments of \$10,000 and pay the premiums through payroll deductions.

Short-term Disability – Our company-paid short-term disability plan replaces lost wages during the first 13 weeks of disability (before Long-term Disability starts). The benefit amount is 60% of wages up to \$1,200 per week and the premiums.

Long-term Disability Insurance – The Company will provide Long-term Disability insurance to replace lost wages from absence due to sickness or accident, at no cost to the employee. The benefit amount is 60% of wages up to a maximum of \$13,000 per month and would start after 13 weeks of disability, continuing to age 65.

Flex-Spending Account – This plan allows you to set aside pre-tax dollars through payroll deduction to pay for medical expenses that your insurance plan doesn't cover. You can use these pre-tax dollars to be reimbursed for doctor visit co-pays, optional insurance premiums, over-the-counter medical products, prescription co-pays....any qualifying medical expense that you would have to pay out-of-pocket.

Dependent Care Account – This plan allows you to set aside \$5,000/year in pre-tax dollars through payroll deduction towards your cost of child care. This must be care provided through a qualified day care provider.

Whole Life - Employees will have an opportunity to purchase “whole life” insurance offered through Massachusetts Mutual Life, whole life insurance provides coverage at a set premium, builds cash value you can borrow from and pay a death benefit to your loved ones. This benefit is 100% employee paid for and contributions are post tax.

EAP Program – An Employee Assistance Program (EAP) is a plan that offers employees, at no cost, a confidential support system and is designed to help you with the issues that affect your personal and family life. EAP counselors can refer you to professionals to help with any problems you may be facing – financial, legal, drug/alcohol, parenting, care giving, hospice, etc. The program is completely confidential – the company gets no personal data on any employee utilizing this service.

Holidays – We have up to ten (10) paid holidays per year.

Vacation Time - Employees begin accruing Vacation benefits on their date of full-time regular hire. After a full-time employee completes 90-days of service, the employee will be permitted to use their accrued Vacation Time in accordance to their length of service. For new employees and employees with less than 4 years of service, the accrual begins at 2 hours a week to reach a maximum of 13 days.

Sick Time – This plan begins accruing on your first day of employment. Eligibility to use accrued time begins after 90 calendar days from first day of work. Employees are eligible to use 40-hours of accrued Sick Time in a calendar year (defined as January 1st through December 31st each year.) Based on the 2015 Massachusetts Sick Leave law, each employee earns 1 hour of sick time for every 30 hours worked.

401(k) – Full-time employees over 18 are eligible to join the 401(k) program once they have completed 30 days of service. You may join our 401(k) with GreatWest through Summit Financial and have payroll deductions deferred into your account. After 6 months of service, the Company begins matching 50% of your contributions, up to a maximum Company contribution of 6% of compensation.

STIP Bonus – For all qualified full-time employees, eligibility for our STIP Bonus ends on September 30th and is figured based on Corporate, Personal and (where applicable) Business Unit goals. Percentage tiers are based on job position.

Charitable Contribution – Each year, the Company will contribute up to \$300 to a charity for each employee. The employee needs to have been an employee for 6 months, make out a request form for an approved charity, and a check will be made out to the charity(ies) of their choice. The \$300 may be donated to one charity or distributed in multiple (\$50 minimum each).

Volunteer Time Policy – The company provides 8 hours per calendar year of paid time for eligible volunteer activities (time does not carry over to the next calendar year and time may be used in blocks of 2 or 4 hours).

Flex Time- This program allows an employee to work their regular 40 hours up through half-a-day on the Friday of any week. Having completed 40 hours, the employee may leave, starting their weekend early. The program does require manager approval and availability may change based on the needs and work load of the business. The program is available year-round.