

GDS ASSOCIATES, INC.

BENEFITS OVERVIEW

*General Summary of the Benefits Offered
to Existing, Eligible Employees*

effective July 1, 2021-June 30, 2022

GDS
Associates, Inc.

Hi-Line
Engineering

HEALTH INSURANCE

All eligible employees have the option to participate in the *Preferred Provider Option (PPO) Plan*. This plan provides for medical and prescription drug insurance. This plan has a \$500 deductible for individuals and a \$1,500 deductible for families each Plan year.

The table below shows the employee’s current monthly premiums for the PPO health insurance plan. These monthly premiums may change in the future.

<i>PPO Health Insurance • Employee’s Monthly Premiums</i>	
Employee	\$133.50
Employee + One	\$267.00
Employee + Two	\$400.00
Employee + Family	\$491.00

EMPLOYEE ASSISTANCE PLAN

The *Employee Assistance Plan (EAP)* is a free benefit for all employees to help find balance between work and home life. The EAP provides guidance for personal issues that employees and their immediate family might be facing and information about other concerns that affect your life, whether it’s a life event or a day-to-day basis.

FLEXCARE-TELEMEDICINE

The *FlexCare-Telemedicine* is a free benefit for all employees enrolled in the medical plan, providing members 24/7/365 telephonic or live video access in all 50 states to U.S. board-certified physicians who can diagnose, treat, and prescribe medication, when appropriate, for many medical issues.

DENTAL PLANS

With the *Dental Plan*, you are free to see any dentist of your choice. Current monthly premiums for the dental plans are shown below.

<i>Dental Insurance • Employee’s Monthly Premiums</i>	
Employee	\$24.10
Employee + One	\$48.30
Employee + Two	\$72.50
Employee + Family	\$99.00

VISION PLAN

GDS offers voluntary vision coverage through *Vision Service Plan (VSP)*. The current Vision coverage monthly premiums are shown below:

<i>Vision Insurance • Employee’s Monthly Premiums</i>	
Employee	\$7.76
Employee + One	\$13.10
Employee + Child(ren)	\$13.36
Employee + Family	\$21.12

FLEXIBLE SPENDING ACCOUNTS

The health care and dependent care *Flexible Spending Accounts (FSAs)* allow the employee to pay for certain health care and dependent care expenses with pre-tax dollars.

Contributions are made through payroll with a maximum of \$2,750 for medical care reimbursement and a maximum of \$5,000 for dependent/child-care reimbursement.

VOLUNTARY SHORT-TERM DISABILITY

This optional employee-paid insurance provides benefits for eligible employees. *Short-Term Disability* replaces part of income if disabled more than 15 days. Benefits begin on the 16th day following an injury or illness, including maternity. Short-term disability replaces 60% of weekly earnings up to a maximum of \$1,250 per week. Benefits may be payable up to 11 weeks.

LONG-TERM DISABILITY

GDS provides *Long-Term Disability* coverage. This insurance provides 60% of the employee’s base salary, up to a maximum of \$10,000 per month, after ninety (90) days of disability. Benefits may be payable until social security age.

GROUP LIFE INSURANCE

Life Insurance coverage in the amount two times the annual base salary is provided by GDS. This insurance includes AD&D (*accidental death & dismemberment*) coverage.

VOLUNTARY LIFE INSURANCE

Employees are eligible to purchase additional *Term Life Insurance* coverage up to a maximum volume of \$500,000 with approval from Guardian. New employees can elect up to \$100,000 guarantee issue upon hire.*

VOLUNTARY DEPENDENT LIFE INSURANCE

Optional *Dependent Life Insurance* is available for children and spouse. Coverage for dependent children is available in \$2,000 increments up to \$10,000. Coverage for spouse is available in \$5,000 increments to a maximum of \$250,000.*

CREDIT UNION

Go Energy Financial offers a wide variety of financial services to GDS employees and their families. Some of these services include savings and checking accounts, direct deposit, low-interest credit cards, ATM cards, lending services, and educational programs.

PROFIT SHARING & SALARY DEFERRAL PLAN

The *Profit Sharing & Salary Deferral Plan* allows employees immediate eligibility to make pre-tax 401(k) contributions. Roth 401(k) contributions are also an option.

TUITION REIMBURSEMENT

All eligible employees can apply for *Tuition Reimbursement* upon meeting certain criteria.

PAID HOLIDAYS

GDS offices are closed in observance of the following *Holidays*:

- *New Year's Day*
- *Memorial Day*
- *Independence Day*
- *Labor Day*
- *Thanksgiving Day*
- *Day after Thanksgiving*
- *Christmas Eve*
- *Christmas Day*

FLOATING HOLIDAY

A *Floating Holiday* is granted annually to eligible employees.

SICK LEAVE

Eligible employees can take up to 10 days of *Paid Sick Leave* annually for qualifying absences.

MEDICAL NECESSITIES LEAVE

The *Medical Necessities Leave (MNL)* benefit is a self-funded plan for income replacement for employees unable to work due to injury, extended illness, pregnancy, or childbirth.

VACATION

Employees are eligible for eighty (80) hours of *Vacation* during the first year of employment, provided however, such hours will be pro-rated for the current calendar year based on employment date. After one year of full-time, continuous employment, eight (8) hours of vacation will be added each year, until the vacation time reaches a total of one hundred twenty (120) hours at the completion of five years. At the completion of fifteen (15) years of continuous, full-time employment, employees will be eligible for one hundred sixty (160) hours of vacation per year.

**Please refer to the Guardian Certificate book for additional details on guarantee issue and benefit amounts for those age 65 or older. Reductions apply.*

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