



Optional Benefits to Employees

If you become a Top Echelon Contracting employee and meet the eligibility requirements, you may select any or all of the benefits listed below. As a Top Echelon Contracting employee, you also have the option to elect to pay premium costs on a pre-tax or post-tax basis.

NOTE: The benefit information listed below is meant to provide a brief overview of each benefit. All benefits are subject to "Plan Documents."

Benefits Overview

Health Insurance:

This is a National PPO Plan available to all eligible employees who work at least an average of 25 hours per week. Prescription coverage is included. The cost of medical coverage is based on individual, employee and spouse, employee and child(ren), or family coverage. Top Echelon Contracting contributes 50% of the single employee premium.

Dental Insurance:

Every eligible employee who works at least an average of 30 hours per week has the option to elect dental insurance. This is a voluntary plan where employees can choose to see any dentist. One hundred percent of the usual and customary cost is covered for preventative procedures immediately, 80% for restorative procedures immediately, and 50% for major procedures after a 12-month waiting period.

Vision Insurance

This voluntary plan is available to eligible employees who work at least an average of 25 hours per week. The vision plan includes savings on vision exams, frames, lenses, and contact lenses. A laser vision correction benefit is also included.

Life Insurance:

This Voluntary Group Term Life Insurance policy is available to all eligible employees who work at least an average of 20 hours per week. Employees may buy the life insurance in multiples of \$10,000 up to \$300,000, not to exceed six times your annual salary. Additional life insurance may be purchased for your spouse and children. These life insurance policies are portable, meaning employees can choose to keep this coverage even when you leave Top Echelon Contracting's employ.

Accidental Death and Dismemberment Insurance(AD&D):

Included in the above life insurance policy is AD&D coverage. If a covered employee loses their life due to an accident, the life insurance amount will be doubled. If the covered employee loses his or her hand, foot, or sight of one eye in an accident, half of the life insurance amount will be paid. If the covered employee loses two of the above caused by an accident, the life insurance amount will be doubled.

Weekly Paychecks:

All employees are paid weekly.





Benefits Overview *continued*

Direct Deposit:

All employees have the ability to authorize direct deposit of their weekly paycheck.

401(k) Savings Plan:

Top Echelon Contracting employees have the option to join our 401(k) Savings Plan at the end of six months of continuous employment. The employee can contribute up to 90% of their weekly salary up to the applicable maximum for that particular year. Top Echelon Contracting matches \$0.25 of each dollar contributed by the employee up to the first 4% of his/her pay. The employee may roll over previous employer's 401(k) money into Top Echelon Contracting's 401(k) immediately. Vestment is based on years of service. Eligible employees will be 100% vested after six years.

As an additional benefit to Top Echelon Contracting's 401(k) participants, Top Echelon Contracting has partnered with Investech Financial Services to offer a variety of retirement planning tools and investment consulting. Investech will work with employees to determine their level of risk tolerance, how much they need to save for retirement, and a strategic way to reach their financial goals by helping them select from the fund choices available. There is no charge for these services.

AFLAC:

Top Echelon Contracting offers voluntary supplemental insurance through AFLAC to its employees. There are six different voluntary policies to choose from. Employees can choose all six or any combination. These policies are portable, meaning the employee can choose to keep this coverage even when he or she leaves Top Echelon Contracting's employ. The cost for each plan is based on individual, employee and spouse, employee and children, or family coverage.

Employee advantages include:

- Cash paid regardless of any other coverage and paid directly to the employee
- Portable upon termination of employment or retirement
- Guaranteed renewable for life
- All benefits will be made available on a pre-tax basis

AFLAC Coverage Summaries

Personal Disability Income Protector Plan:

Eligibility is determined by AFLAC. Disability benefits can be payable if employee has a non-work related accident or illness and is unable to work. Benefits range from \$700 to \$3000 per month, depending on employee's monthly income. The length of the benefit can range from 3 months to 24 months and the waiting period for the benefit can range from 0 to 90 days. These three variables determine the cost of this benefit.

Personal Accident Indemnity Plan Levels I & II:

These policies are designed to help cover the expenses associated with an accidental injury. Often common injuries like fractures or lacerations can result in hundreds of dollars in out-of-pocket expenses. This plan helps protect the employee from these unexpected expenses, 24 hours a day, 7 days a week. These policies include a wellness benefit.





AFLAC Coverage Summaries *continued*

Voluntary Indemnity Plan Levels I & II:

This policy is designed to help cover expenses associated with hospital confinements, surgery, ambulance services, heart attack, stroke, coma, and paralysis diagnoses. The Level II plan includes a wellness benefit. The wellness benefit will pay \$50 for the employee and or any of the employee's family members to undergo routine examinations or other preventative testing following each anniversary of the policy effective dates.

Personal Cancer Protector Plan Levels II & III:

These policies are designed to help cover expenses associated with cancer diagnosis. About 34% of the costs are direct costs that are covered by major medical plans. Over 66% are indirect cost that must be covered by the employee. These plans offset these costs and provide benefits for cancer screening exams. Payable benefits include a first occurrence benefit, radiation and chemotherapy, hospital confinement, experimental treatment, nursing services, and prosthetic device benefits.

Personal Hospital Intensive Care Insurance Plan:

This option is available to all eligible employees. This policy is designed to help cover expenses associated with confinement in a hospital intensive care unit (ICU). Benefits include a sub-acute intensive care unit benefit, \$25,000 benefit for human organ transplant, and ambulance benefit.

Personal Long-Term Care Plan:

This option may save the employee money tomorrow. AFLAC's Personal Long-Term Care Plan helps provide critical financial support if a chronic condition incapacitates the employee or employee's covered spouse for an extended time. This plan offers a choice of benefit packages that include nursing home, assisted living and home health care assistance as well as a first-occurrence cash payment.

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Disclaimer: Benefits are subject to change based on Top Echelon Contracting vendors, suppliers, and Company requirements.