



# Technical and Field Engineering, Inc.

## SUMMARY OF BENEFITS

<b>Vacation and Sick</b>	120 Hours to 200 Hours per year (accrued each pay period) based on time in service
<b>Holidays</b>	Per client's holiday schedule
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>• Employee is eligible for matching funds immediately upon hire</li> <li>• Employer will match 100% of the first 3% of employee contributions and 50% of the additional 2% of employee contributions</li> <li>• 100% vesting for matching contributions immediately upon hire</li> <li>• Employee may roll over funds from a prior plan and/or contribute to the plan from date of hire</li> <li>• Financial planning and brokerage advice from our Merrill Lynch broker is free of charge to those participating in TFE's 401(k) plan</li> </ul>
<b>Medical/Prescription Drug Card</b>  Coverage through United Healthcare  Two Plans to Choose From  Cafeteria Plan (pre-tax)	<p><b>Plan A</b></p> <ul style="list-style-type: none"> <li>• \$2,500 individual deductible, \$5,000 deductible per family (in-network)</li> <li>• Regular office visit co-payment \$25; Specialist co-pay \$50</li> <li>• Preventative care paid 100%</li> <li>• 100% co-insurance – No out-of-pocket maximum in addition to deductible</li> </ul> <p><b>Plan B - Alternate Health Saving Account (HSA) eligible plan</b></p> <ul style="list-style-type: none"> <li>• \$3,500 individual deductible, \$7,000 deductible per family (in-network)</li> <li>• Office visits paid 100% after deductible</li> <li>• Preventative care paid 100%</li> <li>• 100% co-insurance – No out-of-pocket maximum in addition to deductible</li> <li>• This plan qualifies as an HSA eligible plan, available with the financial institution of your choice</li> </ul> <p><b>Prescription Drug Card - \$10/\$35/\$60</b> (Based on Tier level)</p>
<b>Dental</b>  Coverage through United Healthcare  Cafeteria Plan (pre-tax)	<ul style="list-style-type: none"> <li>• 100% for preventive; 80% for basic; 50% for major</li> <li>• 50% for orthodontia (Lifetime maximum of \$1,000)</li> <li>• \$50.00 annual deductible</li> <li>• \$1,500 calendar year maximum coverage</li> </ul>
<b>Life Insurance</b>  Cafeteria Plan (pre-tax – first \$50,000)	<ul style="list-style-type: none"> <li>• Twice annual salary</li> <li>• AD&amp;D equal to life insurance</li> <li>• Voluntary life available up to \$500,000</li> <li>• Spouse and child coverage available</li> </ul>
<b>Short Term Disability</b>	<ul style="list-style-type: none"> <li>• Coverage begins on day one for an accident, day eight for an illness</li> <li>• Benefit period 13 weeks at 70% of monthly salary</li> <li>• Maximum of \$1,250 per week</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>• Begins after STD ends</li> <li>• 60% of monthly salary</li> <li>• Maximum of \$5,000 per month</li> </ul>
<b>AFLAC Insurance</b>  Employee pays 100% of premium	An array of plans are available including, but not limited to, cancer, dental, hospital intensive care, hospital indemnity, short-term disability, accident, and specified health event