



# Technical and Field Engineering, Inc.

## SUMMARY OF BENEFITS\*

<b>Vacation</b>	0-5 Years = 80 hours 5-10 Years = 120 hours 10+ Years = 160 hours
<b>Holidays</b>	As per client's policy
<b>Sick Leave</b>	6 days per year after six months employment
<b>Life Insurance</b> Employee pays 35% of premium Cafeteria Plan pre-tax first \$50,000	<ul style="list-style-type: none"> <li>• Twice annual salary</li> <li>• Premiums based on amount of coverage</li> <li>• AD&amp;D equal to life insurance</li> </ul>
<b>Short Term Disability</b> Employee pays 35% of premium	<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> Employee pays 35% of premium	<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>Medical</b> Coverage for Preferred Providers (See policy for non-preferred providers) Employee pays 35% of premium Cafeteria Plan (pre-tax)	<ul style="list-style-type: none"> <li>• \$2,000 individual deductible, \$6,000 deductible per family (in-network)</li> <li>• Regular office visit co-payment \$25; Specialist co-pay \$50</li> <li>• 100% co-insurance on most other covered services (in-network)</li> <li>• Prescription drug card included (\$10/\$35/\$60)</li> <li>• \$5,000,000 lifetime maximum</li> </ul>
<b>Dental</b> Employee pays 35% of premium Cafeteria Plan (pre-tax)	<ul style="list-style-type: none"> <li>• 100% for preventive</li> <li>• 80% for basic</li> <li>• 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> <li>• Premiums based on family size</li> </ul>



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<b>AFLAC Insurance</b> Employee pays 100% of premium Cafeteria Plan (pre-tax)	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.
<b>401(k) Plan</b>	<ul style="list-style-type: none"><li>• Employee may contribute the lesser of the maximum allowed by IRS regulations, or 25% of compensation</li><li>• Employee is eligible for matching funds upon hire as of 1/1/07</li><li>• Employer will match 100% of the first 3% of employee contributions and 50% of the additional 2% of employee contributions beginning 1/1/07</li><li>• 100% vesting for matching contributions made after 1/1/07</li><li>• Employee may roll over funds from a prior plan and/or contribute to the plan from date of hire.</li></ul>
<b>TFE Employee Stock Ownership Plan (ESOP)</b>	<ul style="list-style-type: none"><li>• TFE may contribute up to the maximum allowed by IRS regulations to an employees' ESOP account.</li><li>• Employees do not contribute any of their own money.</li></ul>
<b>Educational Assistance</b>	<ul style="list-style-type: none"><li>• After one year of service, employee is reimbursed for tuition and direct academic fees for up to six credit hours each semester for graduate level or academic courses related to their job position. Requires approval by Vice President.</li><li>• Annual limit of \$2,500.</li><li>• Employee must remain with company for one (1) year after receipt of educational assistance.</li></ul>