Summary of Employee Benefits

Absentee Pay

- Full-time employees will be paid for six holidays per year
  - New Year's Day
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving Day
  - Christmas Day
- Full-time employees will receive Paid Time Off (PTO) per the accrual schedule in the handbook, 48 hrs. during the first year of employment. Amount increases with tenure:
  - 0-1-year allocation 1.85 hrs. per pay period (48 hrs. /yr.)
  - 1st anniversary date begin allocation 3.08 hrs. per pay period (80 hrs. /yr.)
  - 2nd anniversary date begin allocation 4.00 hrs. per pay period (104 hrs. /yr.)
  - 5th anniversary date begin allocation 4.77 hrs. per pay period (124 hrs./yr.)
  - 10th anniversary date begin allocation 5.54 hrs. per pay period (144 hrs./yr.)
  - PTO pay will consist of the employee's regular base rate of pay for the PTO period. Regular base rate of pay for commissioned employees will be established using the employee's average from the previous calendar year. PTO will be paid on the regularly scheduled pay day for the pay period in which the PTO time is used.
- Bereavement:
  - Three (3) days (24 hours) of paid bereavement leave for the death of an immediate family member will be provided to full time regular employees. Part time employees also are eligible for bereavement leave if the required time off for funeral/showing occurs on a day that the part-time employee would have otherwise worked per his/her normal schedule. (Immediate family members include: spouse or life partner; children, and the employee's brother; sister; father; mother; step- parents, step-children, step-siblings, grandchildren, and grandparents.)
  - One (1) day (8 hours) of paid bereavement leave will be provided to full time regular employees for the death of extended family members. Part time employees also are eligible for bereavement leave if the required time off for funeral/showing occurs on a day that the part-time employee would have otherwise worked per his/her normal schedule. (Extended family members include: Employee's father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, aunts, uncles and cousins. Time off is generally granted between the date of death and the day following the funeral.

401K Retirement Savings Account

- All employees are eligible to contribute to 401K the first day of the first month after 60 days of continuous employment.
- ***Employees who do not take steps to opt out will be auto-enrolled beginning the first full month after 60 days of employment.***
- Auto-enrollment contribution amount will be at 4% of your gross pay, the minimum to receive full match.
- Any employee who opts out of the plans forfeits all rights to any free match money.
- Contributions may be taken as pre-tax (traditional), or post-tax (Roth), per the employee's election.

- The company's annual discretionary match of an employee's contribution is 50 cents on the dollar up to 4% of the employee's gross pay. Employee must work 1000 in the calendar year to be vested in the match for that year.

Uniforms

The service departments within the Kelley Automotive Group will pay for uniforms for those who are *required* to wear them.

Employee Assistance Program (EAP)

All full-time employees and their immediate family members are eligible for the EAP through Parkview. The EAP provides up to 4 visits with a counselling professional for free. The EAP provides confidential help with:

- Crisis Intervention
- Family & marital stress
- Relationship issues
- Alcohol & drug abuse
- Personal & work stress
- Divorce recovery
- Parent coaching
- Emotional difficulties
- Financial counselling

Kelley Gym

All employees are eligible to use the Kelley Employee Gym after signing a waiver and obtaining a key fob. Immediate family members of employees are also eligible to obtain a key fob for a small fee. See Gym waiver form on the Kelley Intranet page for more details.

Offered to only full-time employees:

Medical Insurance

- In-Network annual deductible — employee only $1650
employee plus dependent(s) $3300
- In-Network co-insurance after deductible is met, you pay 10%
- In-Network annual out of pocket max — employee only $3000
employee plus dependent(s) $5000
- Network is Cigna, locally both the Lutheran system and the Parkview system are included
- Deductible and co-insurance apply to all charges excepting preventative care, screening, and immunization as defined by the Affordable Care Act
- Medical plan includes 24 hour access to Teledoc virtual doctor visits via phone app or computer
- You may not cover your spouse on our medical, if your spouse works and has an offer of coverage at his/her own employer.
- Premium is pre-tax, per month: Single $155.00 — Employee + Child(ren) $383.00
Family $613.00 — Employee + Spouse $509.50

Health Savings Account (HSA)

- Any employee who elects medical insurance may also elect to contribute to an HSA
- The amount you contribute is at your discretion, elected once per year
- Contributions go to a Star Bank account in your name to be used anytime for your out-of-pocket medical expenses
- Employee will receive a debit card linked to the account for this purpose
- Contributions are a pre-tax deduction
- Balance continues to build over time and goes with the employee upon separation of employment

Dental Insurance

- Annual deductible is $75 per person, and $150 per family unit
- Annual maximum the plan pays per covered person is $1000
- Preventive services (exam, cleaning, etc.) are paid by the plan 100% with no deductible
- Basic services (fillings, crowns, etc.) are paid by the plan at 80% after deductible
- Major services (bridges, dentures, etc.) are paid by the plan at 50% after deductible
- Orthodontia is paid by the plan at 50% after deductible and has a lifetime max of $1000 per covered person under the age of 19.
- Premium is pre-tax, per month:

Single	$31.00	Employee + Child(ren)	$58.00
Family	$85.50	Employee + Spouse	$63.50

Company Paid Life/AD&D of $15,000

Supplemental Insurance

- Employees have the option to enroll in additional Voluntary Life/AD&D coverage for themselves and dependents
- Employees have the option to enroll in short-term and long-term disability coverage
- Employees have the option to enroll in Accident and/or Critical Illness coverage for themselves and dependents
- Cost to employee for these supplemental coverages are based on the employee's age, salary, and for life and CI insurance, the amount elected
- Employees have the option to enroll in Vision insurance for themselves and dependents

Single	$6.96	Employee + Spouse	$16.00
Employee + Child(ren)	$17.72	Family	$27.06

- Employees have the option to enroll their pets into a pet insurance program through Nationwide. Cost varies depending on type of pet and the pet's age. Coverage is available for all pets, not just cats and dogs. Reptiles, rabbits, birds, etc. See HR if interested.

Paid Maternity Leave Policy

- This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable. The entire policy can be found in the Kelley Employee Handbook.
- Kelley will provide all full-time pregnant employees, upon meeting certain conditions set forth in this policy, six (6) weeks of paid leave following the birth of their child. If additional time off is needed, before or after the birth, that time will be handled in accordance with the dictates of FMLA.
- Eligible employees must meet the following criteria:
  - Have been employed with the company for at least 12 consecutive months at the time of the leave.
  - Have worked at least 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin.
  - Be a full-time, regular employee (temporary employees and interns are not eligible for this benefit).
  - Sign an Agreement to work for Kelley Automotive for one year following the leave time;
  - Have given birth to a child.

Welcome Child Leave Policy

- This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable. The entire policy can be found in the Kelley Employee Handbook.
- Kelley will provide all full-time employees, upon meeting certain conditions set forth in this policy, one (1) week of paid leave following the birth or adoption of a child. If additional time off is needed, before or after the birth, that time will be handled in accordance with the dictates of FMLA.
- Eligible employees must meet the following criteria:
  - Have been employed with the company for at least 12 consecutive months at the time of the leave.
  - Have worked at least 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin.

- Be a full-time, regular employee (temporary employees and interns are not eligible for this benefit).
- Sign an Agreement to work for Kelley Automotive for 6 months following the leave time;
- Be the biological parent to a newborn child, but did not give birth to the child; or
- Lives with and is the spouse of the parent who gave birth to a newborn child; or
- A parent to a newly adopted child.

<u>Flexible Spending Account (FSA)</u>

- For those who decline enrollment in medical coverage and HSA, FSA is available for out of pocket medical expenses
- FSAs allow an employee to pay for out of pocket medical expenses and/or dependent care expenses with a pre-tax deduction
- For those who pay for care for a dependent from a licensed provider, separate FSA is available for this purpose
- Employee elects once per year his/her annual estimated out of pocket medical expense or dependent care expense
- Election amount is divided and deducted, pre-tax, from the employee's payroll checks during the election year and placed in an FSA for the employee's use.
- Employee receives a debit card linked to this account for his/her use throughout the year
- Any balance remaining at year end is forfeited

Please see the employee handbook and/or full plan document for complete details on all above offerings.

All insurance plans, HSA, or FSA, and 401k deferrals elected become effective the first day of the first month following the completion of 60 days of employment.