



Employee Benefits Summary
Effective June 1, 2025

1. Generally, benefits eligibility begins the first day of the month following employment. Monthly premium costs are listed below.

Medical Insurance is provided through UMR – United Health Care Provider Network

HDHP (High Deductible Health Plan) \$1,800 Deductible \$3700 Out of Pocket max per person, \$7,400 family max Monthly Premiums:	PPO (Preferred Provider Organization) \$1400 Deductible \$4,000 Out of Pocket max per person, \$12,000 family max Monthly Premiums:
Employee Only*: \$23.14	Employee Only**: \$102.46
Employee + Spouse*: \$223.74	Employee + Spouse**: \$395.88
Employee + Child(ren)*: \$204.16	Employee + Child(ren) **: \$362.20
Family*: \$356.64	Family**: \$624.50
*Rates with a Nicotine Discount	**Rates with Wellness & Nicotine Discount

Vision Insurance is provided through VSP (Vision Services Plan) at no cost to those covered on a Wagstaff medical plan.

Dental Insurance is provided through Delta Dental

Base Plan Monthly Premiums:	Buy-Up Plan Monthly Premiums:
Employee Only: \$0.00	Employee Only: \$12.13
Employee + Spouse: \$17.36	Employee + Spouse: \$41.72
Employee + Child(ren): \$21.56	Employee + Child(ren): \$50.83
Family: \$36.46	Family: \$77.96

2. **Health Savings Account** is available to HDHP participants only. This account allows employees to set aside pre-tax money for medical, dental, or vision expenses. Employees who participate in the Wagstaff Wellness Your Way program can earn money to assist with funding the deductible, up to a maximum of \$1,500 (Employee Only) or \$3,000 (Employee + Dependent)
3. **Life and AD&D Insurance** is provided through Sun Life. Wagstaff pays 100% of the premium for coverage equal to two times your annual base compensation.
4. **Short-Term Disability Insurance** is provided through Sun Life. Wagstaff pays 100% of the premium. The benefit is 70% of pre-disability earnings.
5. **Long-Term Disability** is provided through Sun Life. Wagstaff pays 100% of the premium. The benefit is 66.67% of pre-disability earnings.
6. **Paid Holidays** Eight paid regular holidays per year: New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas Eve, & Christmas Day.

7. Vacations

Vacation benefits are based on years of service and are awarded each January 1. The vacation schedule is as follows: 104 hours years 1-3, 120 hours years 3-5, 144 hours years 5-10, 184 hours years 10+. A maximum of 40 unused vacation hours may be carried forward from one calendar year to the next. Part-time employee vacation benefits will be calculated and accrued according to the vacation policy in the Wagstaff Employee Handbook.

New employees hired after January 1 will receive the number of hours listed below based on the month, they begin working for Wagstaff. The vacation benefit is available on the first of the month following 60 days of employment.

- January - February: 104 Hours
- March - May: 80 Hours
- June - July: 48 Hours
- August – September: 24
- October - December: 104 Hours

8. **Sick Leave** is granted at a maximum accrual of 288 hours. Hourly employees are awarded 56 hours on January 1; salaried employees accrue 8 hours monthly. New hourly employees will receive 56 hours of sick leave on the first of the month following 60 days of employment. New hourly employees who begin employment between July 1 and September 30 will receive 28 hours for that year upon the first of the month following 60 days of employment.

9. Retirement Benefits: Both benefits are subject to a 6-year vesting schedule for all employer contributions.

- **401(k) Savings and Company Match-** Employees may begin to participate in Wagstaff's 401(k) effective on the first day of employment. The company matches 50% on the first 6% you contribute to your 401k account.
- **Retirement Plan-** Employees are eligible for Wagstaff's Retirement Plan benefit after being credited with 1,000 hours of service. You will enter this portion of the Plan as a Participant on January 1st, April 1st, July 1st or October 1st that coincides with or next follows the date that you satisfy the 1,000-hour service requirement. Wagstaff deposits a discretionary amount (typically 5% of your gross earnings) into this retirement fund. This is in addition to your 401(k) match. You are always 100% vested in your own voluntary 401(k) contributions. Please see your Summary Plan Description for information on the vesting schedule.

10. **Bonus** determined in the discretion of the Board of Directors based on the company's operating profit, anticipated capital needs of the company, and the employee's individual performance.

11. **Free Onsite Gym** for employees

12. **Education Assistance** for approved courses that cover tuition, registration, lab fees, and books up to a maximum of \$5200 per calendar year. Employees are eligible to receive this benefit after they have been employed with Wagstaff for 6 months.

This Summary is for illustrative purposes only and is not determinative of eligibility for benefits. All benefits are subject to eligibility and other requirements of the plans/policies under which they are provided. All programs and/or benefits are subject to change. Please refer to the plan documents for more information.