



Benefits Snapshot

Our employees are our most valuable asset. That's why at TLC Operations we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance.

Below is a snapshot that provides you with the monthly deductible for each benefit we offer.

Type of Benefit	Coverage	Monthly Deduction
Medical Insurance	Health Plan Copays for office visit, emergency care Rx Inpatient Outpatient services	Health insurance is provided to all eligible staff at a cost of \$50 per month per employee. Dependent/Spouse coverage is available at the employee's expense.
Dental Insurance	BCBSNC Dental Blue Preventive, Basic and Major dental services are covered	Dental insurance is provided to all eligible staff at a cost of \$4 per month per employee. Dependent/Spouse coverage is available at the employee's expense.
Vision Insurance	BCBSNC Blue 20/20 Eye Exam and Materials are covered	Vision insurance is available at employee's expense. Dependent/Spouse coverage available.
Life and AD&D Insurance	1x salary to a maximum of \$100k	Life and AD&D insurance is provided to all eligible staff at no cost to the employee.
Supplemental Life and AD&D Insurance	5x salary to a maximum of \$500k for Employee	Available at employee's expense. Dependent/Spouse coverage available.
Short Term Disability	11 weeks of benefit 50% up to \$1250/week	Short Term Disability insurance is provided to all eligible staff at no cost to the employee.
Long Term Disability	Up to 5 years of benefit 60% up to \$6000/month	Long Term Disability insurance is provided to all eligible staff at no cost to the employee.
Accident, Critical Illness and Cancer Coverage	Allstate	Available at employee's expense. Dependent/Spouse coverage available.

Employee Assistance Program	The Hartford Three Face to Face counseling sessions and 24/7 online resources	EAP is provided to all eligible staff, dependents and spouses at no cost to the employee.																																
Retirement	403(b) After 2 years, 2% of pay contributed by TLC	Employee may begin personal contributions at hire date. Employee is 100% vested.																																
Holidays	10 Paid Holidays Per Year	New Year's Day, MLK Jr Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving (2), Christmas (2)																																
Paid Time Off (PTO)	After 3 months, accrued PTO is available	<table border="1"> <thead> <tr> <th>Length of Employment</th> <th>Annual PTO Accrual</th> </tr> </thead> <tbody> <tr> <td>Date of hire up to 1 year</td> <td>120</td> </tr> <tr> <td>1 year up to 2 years</td> <td>160</td> </tr> <tr> <td>2 years up to 3 years</td> <td>192</td> </tr> <tr> <td>3 years up to 5 years</td> <td>224</td> </tr> <tr> <td>5 years up to 10 years</td> <td>256</td> </tr> <tr> <td>10 years up to 15 years</td> <td>288</td> </tr> <tr> <td>15 years or more</td> <td>320</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Length of Employment</th> <th>Hourly PTO Accrual</th> </tr> </thead> <tbody> <tr> <td>Date of hire up to 1 year</td> <td>0.0577</td> </tr> <tr> <td>1 year up to 2 years</td> <td>0.0769</td> </tr> <tr> <td>2 years up to 3 years</td> <td>0.0923</td> </tr> <tr> <td>3 years up to 5 years</td> <td>0.1077</td> </tr> <tr> <td>5 years up to 10 years</td> <td>0.1231</td> </tr> <tr> <td>10 years up to 15 years</td> <td>0.1385</td> </tr> <tr> <td>15 years or more</td> <td>0.1538</td> </tr> </tbody> </table>	Length of Employment	Annual PTO Accrual	Date of hire up to 1 year	120	1 year up to 2 years	160	2 years up to 3 years	192	3 years up to 5 years	224	5 years up to 10 years	256	10 years up to 15 years	288	15 years or more	320	Length of Employment	Hourly PTO Accrual	Date of hire up to 1 year	0.0577	1 year up to 2 years	0.0769	2 years up to 3 years	0.0923	3 years up to 5 years	0.1077	5 years up to 10 years	0.1231	10 years up to 15 years	0.1385	15 years or more	0.1538
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Annual Medical Cost Covered by TLC Operations - \$5,500

Annual Dental Cost Covered by TLC Operations - \$405

Average Annual Life and Disability Insurance Cost Covered by TLC Operations - \$295

TLC Operations, on average, contributes \$6,200 per employee annually towards the cost of the medical, dental, life and disability insurance. This amount does not include additional contributions via the retirement plan, holidays and paid time off (PTO).

The information in this Benefits Snapshot is presented for illustrative purposes and is based on information provided by HUB International. The information contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Snapshot and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.