



Summary of Current Benefits

Employee Name _____ Date of In-Processing ____/____/____

Benefits

Concord Crossroads, LLC (C3R) has developed a comprehensive set of employee benefit programs to supplement our employees' regular wages. Our benefits represent valuable additional income to our employees.

This summary reviews the current benefit plans offered by C3R. Please refer to the actual plan documents and summary plan description if you have specific questions regarding levels of coverage regarding the benefit plan. Those documents are controlling.

C3R reserves the right to modify its benefit at any time. We will keep you informed of any changes.

Medical Insurance

Eligible full time employees may enroll immediately upon hire. C3R offers a OAPOS and PPO plan. Enrollment in these plans is dependent on where you live. To assist you in the cost of coverage, C3R contributes 100% of the single premium rate on your behalf. Employees have the option of purchasing coverage for qualified family members through payroll deduction. A prescription drug plan is covered under the medical insurance plan. Benefits start the 1st day of the 1st full month following date of hire.

Dental Insurance

Eligible full time employees may enroll immediately upon hire. C3R offers a DMO/PPO and PPO plan. Enrollment in these plans is dependent on where you live. Employees are eligible for dental coverage on the 1st day of the following month from the date of hire. To assist you in the cost of coverage, C3R contributes 50% of the single premium rate on your behalf. Employees are responsible for paying the balance through payroll deduction. Benefits start the 1st day of the 1st full month following date of hire. Employees have the option of purchasing coverage for qualified family members through payroll deduction.

Vision Insurance

Eligible full time employees may enroll immediately upon hire. To assist you in the cost of coverage, C3R contributes 100% of the single premium rate on your behalf. Benefits start the 1st day of the 1st full month following date of hire. Employees have the option of purchasing coverage for qualified family members through payroll deduction.

Life and AD&D Insurance

C3R will provide Life and Accidental Death and Dismemberment (AD&D) Insurance to eligible full time employees at no cost. Employees may purchase optional coverage for themselves and their eligible dependents. Employees are responsible for paying all optional insurance coverage for themselves and eligible dependents through payroll deduction. Benefits start the 1st day of the 1st full month following date of hire.

Short and Long Term Disability

C3R will provide Short and Long Term Disability to eligible full and regular part-time employees at no cost. Employees are eligible for coverage on the 1st day of the month following the 90 day waiting period from the date of hire. Benefit payout for Short Term Disability: Weekly benefit 60% of pre-disability earning or a maximum \$1000; Long Term Disability: Monthly benefit of 60% of pre-disability earning to a maximum \$5,000.

Flexible Spending Account

Eligible employees may enroll in a Flexible Spending Account (FSA). Employees will have the option to open two separate accounts under the FSA, a Medical Account and a Dependent Care Account and may enroll 30 days following the date of hire. The plan will allow eligible employees to set aside a pretax dollar amount through payroll deductions for qualified unreimbursed medical, dental, vision, orthodontia, and other costs.

401(k) Profit Sharing Plan

Eligible full time employees may enroll in the C3R 401(k) Profit Sharing Plan. Participation is open to employees who are 21 years and older. Eligible employees may join the Plan immediately. Employee contributions to the Plan are managed via



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payroll deductions. Pre-tax and Roth participation in the plan administered by BB&T, offers a variety of fund investment options.

Workers' Compensation

C3R will provide Workers Compensation Insurance to eligible full and regular part-time employees at no cost.

Holiday

C3R honors the following holidays: New Year's Day, Martin Luther King Day, President' Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Columbus Day, Thanksgiving Day and Christmas Day. Full time employees are eligible for paid holidays after completing their 90 day introductory period.

Paid Time Off (PTO) Days

Full-time employees are eligible for paid PTO, after completing the 90 day introductory period. PTO is calculated according to your anniversary date. New employees are eligible to earn 1.85 hours of PTO each pay period, up to a maximum of 6 days of PTO per year, for the first 2 years of employment. After two years of employment, full time employees earn 3.08 hours of PTO each pay period, up to a maximum of 10 days of PTO per year. After 5 years of full time employment, and each year thereafter, full time employees earn 4.31 hours of PTO each pay period, up to a maximum of 14 days of PTO per year.

Sick Days

Full time employees are eligible for paid Sick days, after completing the 90 day introductory period. Full time employees are eligible for 7 paid sick days each year. Sick days are calculated according to your anniversary date.

Bereavement Leave

Full time employees are eligible immediately upon hire for up to 3 paid days of leave for the death of an immediate family member.

Acknowledgement of Receipt: _____ Date ____/____/____

Our company adheres to a policy of employment-at-will which allows either party to terminate the employment relationship at any time, for any reason, with or without cause or notice. The provisions of this summary are not intended to create contractual obligations with respect to any matters it covers. Nor is this summary intended to create a contract guaranteeing that you will be employed for any specific time period.