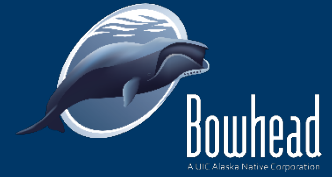


BENEFITS AT A GLANCE - CBA

The Bowhead Family of Companies



MEDICAL, DENTAL, AND VISION	Cafeteria-125 group plan provides BCBS medical, VSP vision, and/or Aetna dental insurance	CONTINUING EDUCATION <u>Tuition Assistance</u> Based on contract allowance
LIFE INSURANCE AND ACCIDENTAL DEATH/DISEMEMBERMENT (ADD)	Life: 2 x salary, max of \$200K, ADD: 2 x salary, max of \$200K	<u>UIC University</u> Provides FREE access to over 2,500 courses, books, and videos online.
SHORT TERM DISABILITY	60% of weekly earnings- max of \$1,500/week for 13 weeks	HOLIDAYS Based on CBA
SHORT TERM DISABILITY BUY UP PLAN (VOLUNTARY)	Extra 10% of weekly earnings (70% total benefit combined with basic disability benefit), max of \$2,000/week for 13 weeks	PERSONAL LEAVE Based on CBA
LONG TERM DISABILITY	60% of monthly earnings, max of \$7,500/month	
EMPLOYEE ASSISTANCE PROGRAM	Six Employee Assistance Program (EAP) sessions per problem	
CIGNA MY SECURE ADVANTAGE	Services to help with identity theft issues. Services to help build your will and other legal documents. Money coaching.	
SECURE TRAVEL PROGRAM	Provides emergency medical evacuation assistance and travel services when traveling more than 100 miles away from your home	
CIGNA ASSURANCE PROGRAM	Support and assistance such as counseling and financial guidance after the loss of a covered loved one	
SUPPLEMENTAL LIFE AND ADD	Voluntary coverage for employee, spouse, and dependents	
401(K)	The company sponsored 401(k) plan excludes employees who are part of a Collective Bargaining Agreement (CBA), unless negotiated in by the CBA. Please check your CBA for information regarding eligible 401(k) plans.	
DEPENDENT CARE AND HEALTH FSAs	Pre-taxed deductions for dependent care or health expenses	
CRITICAL ILLNESS PLAN	Pays a one-time lump sum benefit amount upon initial diagnosis of a covered disease or illness	
PARKING/TRANSIT FSA	Parking: pre-taxed payroll deduction up to \$280/month Transit: pre-taxed payroll deduction up to \$280/month	
REFERRAL BONUS	\$1,000 bonus/exempt employee hired. \$500 bonus/non-exempt employee hired. Referred and referring employee must be employed for six months. Certain contracts and companies are excluded	
ADDITIONAL BENEFITS	Tricare Supplemental Plan, Verizon or AT&T wireless discount, and car rental discounts with National and Enterprise	