

### Benefits Summary

This is a brief summary of benefits. Plan documents and company policy govern actual plans and may differ slightly from this information. This summary is for informational purposes only and does not constitute a contract in any way. Time Communications is an at-will employer. Time Communications reserves the right to change, cancel, and/or add benefits at any time with or without notice.

| Benefit   | Who's Eligible  | When Eligible  | Who Pays    | Description   | Premiums   |
|---|---|--|-------------|---|--|
| Health Insurance<br>Core Plan                                     | FT employees<br>working at least<br>32 hours per week | 90 days after hire date<br>Rates for first year of employment  | Time & You  | <b>Tier 1: Medica H.S.A 4000-100 Core Plan</b><br>Single<br>Employee + One<br>Employee + Two or more  | \$141.83 ppd<br>\$277.78 ppd<br>\$389.18 ppd       |
|   | FT employees<br>working at least<br>32 hours per week | 90 days after hire date<br>First of the next month after completing one<br>year of employment  | Time & You  | <b>Tier 2: Medica H.S.A 4000-100 Core Plan</b><br>Single<br>Employee + One<br>Employee + Two or more  | \$ 97.51 ppd<br>\$190.97 ppd<br>\$267.56 ppd       |
|   | FT employees<br>working at least<br>32 hours per week | 90 days after hire date<br>First of the next month after completing two<br>years of employment   | Time & You  | <b>Tier 3: Medica H.S.A 4000-100 Core Plan</b><br>Single<br>Employee + One<br>Employee + Two or more  | \$ 35.46 ppd<br>\$ 69.45 ppd<br>\$ 97.29 ppd       |
| Health Insurance<br>Buy Up Option                                 | FT employees<br>working at least<br>32 hours per week | 90 days after hire date<br>Rates for first year of employment  | Time & You  | <b>Tier 1: Medica H.S.A 2500-100</b><br>Single<br>Employee + One<br>Employee + Two or more  | \$169.96 ppd<br>\$332.88 ppd<br>\$466.37 ppd       |
|   | FT employees<br>working at least<br>32 hours per week | 90 days after hire date<br>First of the next month after completing one<br>year of employment  | Time & You  | <b>Tier 2: Medica H.S.A 2500-100</b><br>Single<br>Employee + One<br>Employee + Two or more  | \$125.64 ppd<br>\$246.07 ppd<br>\$344.75 ppd       |
|   | FT employees<br>working at least<br>32 hours per week | 90 days after hire date<br>First of the next month after completing two<br>years of employment   | Time & You  | <b>Tier 3: Medica H.S.A 2500-100</b><br>Single<br>Employee + One<br>Employee + Two or more  | \$ 63.59 ppd<br>\$ 124.54 ppd<br>\$ 174.49 ppd     |
| Health Savings<br>Account   | FT employees<br>working at least<br>32 hours per week | 90 days after hire date  | Time & You  | TC matches \$2 for every \$1 an employee contributes up to<br>\$540.00  |  |
| Medical Bridge  | Full, 3/4, & Half<br>Time                             | 1st of next month after hire date  | You         | This product helps fill the deductible and out-of-pocket maximum<br>that the employee needs to cover with a high deductible health<br>insurance policy.<br><br>Monthly premiums depend upon employee's age and number of<br>family members covered.                               |  |
| Voluntary Dental  | FT employees<br>working at least<br>32 hours per week | 1st of next month after hire date  | You         | Single<br>Family<br>\$2000 limitation per year<br>\$0 deductible in network<br>\$25 deductible per person/\$75 max out of network   | \$ 20.75 ppd<br>\$ 54.09 ppd                       |
| Flex Plan   | All Employees   | 1st of next month after hire date  | Time & You  | Employees can elect to have dollars set aside before tax for<br>dependent care expenses. The company pays for the<br>administrative costs for the plan.   |  |
| Voluntary Life<br>Insurance                                       | FT employees<br>working at least<br>32 hours per week | 90 days after hire date  | You         | Guarantee issue \$100,000 for employee if enrolled within 31<br>days of becoming eligible. Premium depends on age.<br>Optional coverage for children/spouse.  |  |
| Accident Insurance  | Full, 3/4, & Half<br>Time                             | 1st of next month after hire date  | You         | You may purchase accident coverage that provides payment for<br>a number of injuries and other costs that accompany accidental<br>injuries. Includes an option for spousal disability coverage.<br>Premium depends upon number of family members covered and<br>options selected. |  |
| ESOP  | 20.5 years or<br>older                                | After 12 consecutive months and 1,000 hours<br>of service  | Enterprises | Opportunity to share in the growth and profitability of Arvig<br>Enterprises via this qualified retirement plan.  |  |
| Paid Time Off   | All Employees   | After 6 months, full time employees will receive<br>40 hours of PTO. Employee will then accrue<br>PTO per hour worked according to schedule, to<br>maximum of 160 hours.<br><br>After 6 months, part time employees will<br>receive 20 hours of PTO. Employee will then<br>accrue PTO per hour worked according to<br>schedule, to maximum of 160 hours. | Time        | 6-36 months<br>36-48 months<br>48+ months   | .0481 per hour<br>.0721 per hour<br>.0962 per hour |
| Voluntary ID Theft<br>Shield                                      | All Employees   | 1st of next month after hire date  | You         | Employee (Includes Spouse)<br>Family  | \$ 6.48 ppd<br>\$ 6.98 ppd                         |
| Voluntary Legal   | All Employees   | 1st of next month after hire date  | You         | Employee  | \$ 7.98 ppd  |
| Voluntary ID Theft/<br>Legal Bundled                              | All Employees   | 1st of next month after hire date  | You         | Employee (Includes Spouse)<br>Family  | \$ 12.95 ppd<br>\$ 13.45 ppd                       |
| Voluntary Dream<br>Trips Leisure<br>Travel Club<br><br>Membership | All Employees   | Upon hire  | You         | Employee (includes family)<br><br>Enjoy pre-planned and priced dream trips to a wide variety of<br>locations. Members have exclusive access to significantly<br>reduced villas and condo and many other travel rates.   | \$9.98 ppd   |
| Holidays  | All Employees   | Upon hire  | Time        | Employee receives time and a half if worked on a holiday  |  |
| Direct Deposit  | All Employees   | Upon hire  | n/a         | Employees have the option to have the paycheck directly<br>deposited into checking and/or savings account.  |  |
| Workers'<br>Compensation  | All Employees   | Upon hire  | Time        | Time Communications insures its employees against the loss<br>of wages due to accidental injuries and illness.  |  |
| Company Services<br>and Products                                  | All Employees in<br>an Arvig Serving<br>area          | 90 days after hire date  | Time & You  | Nearly all ACS services for \$55 per month.   |  |
| Social Security   | All Employees   | Upon hire  | Time        | Time Communications contributes 7.65% of your pay to<br>Social Security and Medicare.   |  |