



BENEFITS SUMMARY

BENEFIT ELIGIBILITY AND COST: For all full-time employees, insurance will become effective on the first of the month following the date of hire. Please see the Group Benefit Outline for more information including the monthly premium for each plan.

CAFÉ CASH: *n-Link* pays most* full-time employees \$400 per month in additional gross earnings (\$300 per month for most* part time employees working 30 – 39 hours per week), with an additional contribution for dependent costs, which may be used to enroll in any of the following benefit plans. The employee may choose to not enroll in any benefit plans, and instead keep the Café Cash.

MEDICALINSURANCE: Health Coverage is provided by Regence. The employee must work an average minimum of 30 hours per week to be eligible to participate. This program provides you with two options for medical care:

- **OPTION 1**

Regence \$1,000 deductible PPO Plan: There is a \$20 co-pay and the deductible is waived for preventive care and routine office visits at a preferred provider. Diagnostic lab work and x-rays are covered at 100% and the deductible is waived for the first \$400 per calendar year. Other services are covered at 80% after the deductible of \$1,000 (\$3,000 for a family) is met. Vision and Dental coverage are included in the health plan. Vision benefits include an exam every 12 months with a \$20 co-pay, and a \$20 co-pay for selected lenses or frames once every 24 months. Dental benefits include preventive care covered at 100% with a \$25 co-pay, fillings covered at 80%, and other services covered at 50%, up to an annual maximum of \$500 per participant. Please see the Group Benefit Outline for more information.

- **OPTION 2**

Regence High Deductible HSA Plan: This is a consumer-directed health plan, where employee and company dollars are deposited into a health savings account from which medical expenses are paid, up to a deductible of \$2,500 (\$5,000 for a family). Preventive care and certain cancer screenings are covered at 80% and the deductible is waived with no annual maximum. Other services are covered at 80% at a preferred provider after the deductible has been met. Vision and Dental coverage are included in the health plan. Vision benefits include an exam every 12 months with a \$20 co-pay, and a \$20 co-pay for selected lenses or frames once every 24 months. Dental benefits include preventive care covered at 100% with a \$25 co-pay, fillings covered at 80%, and other services covered at 50%, up to an annual maximum of \$500 per participant. Please see the Group Benefit Outline for more information.

SHORT-TERM DISABILITY: Short-term disability insurance is provided to all* eligible employees. The weekly benefit is 50% of monthly earnings, with a maximum of \$2,500 per week for a maximum of 90 days. This benefit is at no cost to the employee. Employee must work an average minimum of 30 hours per week and is eligible after a 30-day waiting period from the start of employment.

LONG-TERM DISABILITY: Long-term disability insurance is also provided to all* eligible employees. The benefit is equal to 60% of monthly earnings up to \$8,500 per month after 90 days of disability. This benefit is at no cost to the employee. Employee must work an average minimum of 30 hours per week and is eligible after a 30-day waiting period from the start of employment.

LIFE INSURANCE: *n*-Link provides a policy for Life insurance for all* eligible employees that is equal to one times their annual earnings up to \$200,000.

AFLAC: This supplemental insurance provides coverage for accidental death and dismemberment, and sickness/intensive care. For more information, please refer to the information provided by the plan provider.

SECTION 125 FLEXIBLE PLANS: To assist regular full-time employees who will have qualifying out-of-pocket health care and/or dependent care expenses, *n*-Link has established a Section 125 flexible spending account plan. Under this plan, employees can put aside pretax dollars to pay for certain health care and dependent care expenses (up to an annual maximum of \$5,000 for each plan). For more information about these plans, please refer to the information provided by the plan provider.

401(k) PLAN: *n*-Link offers a 401(k) salary deferral plan to all employees. *n*-Link will match employee contributions dollar for dollar up to 4% of employee compensation. Eligible employees may begin participating the first of the month following the date that the employee elects to participate. The plan allows you to elect to defer a portion of your pay pre-tax up to the maximum allowable by law. The employee is automatically 100% vested. For more information, please see the plan document.

TRANSPORTATION AND PARKING SECTION 132 PLAN: Regular full-time employees are able to participate in this Section 132 plan which allows them to put aside pre-tax dollars to pay for qualified mass transit and parking associated with company parking lots.

EMPLOYEE REFERRAL BONUS: Employees are eligible for a \$500 bonus per candidate referred to *n*-Link and subsequently hired.

SALARY CONTINUATION FOR BEREAVEMENT LEAVE: Employees will receive salary continuation for a standard 3 days (up to 5 days for extended international travel) for approved bereavement leave. Full-time employees are eligible as of the first event following the first day of work. Part-time employees working an average minimum of 75% time are eligible for 75% of the salary continuation benefit.

SALARY CONTINUATION FOR JURY DUTY: Employees will receive salary continuation for up to 10 days while on jury duty, minus government-provided compensation.

SALARY CONTINUATION FOR MILITARY RESERVE DUTY: Employees *may* be eligible to receive salary continuation while on military reserve duty.

TIME OFF BENEFITS:

HOLIDAYS: If you are a regular full-time exempt employee*, and you would normally have been scheduled to work, you will receive a paid day off for the following holidays:

New Year's Day	Martin Luther King Jr. Day
President's Day	Memorial Day
Independence Day	Labor Day
Columbus Day	Veterans Day
Thanksgiving Day	Christmas Day

PERSONAL TIME OFF (PTO): If you are a regular full-time employee*, you will earn paid PTO days according to the following schedule:

Years of Service	Accrual Per Pay Period	Annual Accrual	Maximum Accrual
First (1)	5.66 hours	17 days (136 hours)	N/A
Second (2)	6.33 hours	19 days (152 hours)	240 Hours
Third (3)	7.00 hours	21 days (168 hours)	240 Hours
Fourth (4)	7.66 hours	23 days (184 hours)	240 Hours
Fifth (5)	8.33 hours	25 days (200 hours)	240 Hours

Employees are eligible to begin PTO accrual on the first day of work and can use their accrued time after completion of thirty (30) days of continuous employment. PTO will accrue for each employee on a per pay period basis, up to the maximum accrual. Regular part-time employees (30-39 hours per week) accrue PTO on a pro-rated basis. Employees who work less than 30 hours per week and temporary employees are not eligible for PTO.

EDUCATIONAL ASSISTANCE: n-Link provides financial assistance for approved educational activities on a reimbursement basis, for most* regular full-time and part-time employees. Reimbursement for educational assistance will be available for up to \$3,000 in any 12 month period of time.

EMPLOYEE STOCK OWNERSHIP PLAN (ESOP): The ESOP plan is designed to provide a beneficial ownership of Company Stock for employees. Employees are eligible to participate if their employment began on or before April 1st, and they are still employed on September 30th. The company makes all contributions to the ESOP. Employees receive an annual statement with an annual independent valuation.

* Employees working on federal contracts covered under the Service Contract Act (SCA) have a different benefit package and should refer to the SCA Benefits Summary.

This outline does not constitute a contract. For further information on benefits, limitations, and exclusions consult your contract, benefits booklet, or insurers referenced