

Benefit	Description
LINCOLN FINANCIAL Life Insurance*	1x salary to a maximum of \$200,000
LINCOLN FINANCIAL Supplemental Life Insurance*	Employee = The lesser of 5x salary or \$300,000 Max Spouse = up to 50% of Employee amount w/\$50,000 Max
LINCOLN FINANCIAL Dependent Life Insurance*	Spouse is insured for \$5,000 Children age 6 months – 19 (23 if FTS) insured for \$2,500
LINCOLN FINANCIAL Short-term Disability Policy*	Provides continuing income for 90 days if disabled due to a non-work related sickness or accident: <ul style="list-style-type: none"> ▪ 1st week (7 day elimination period) uses PTO ▪ Weeks 2-12 are paid at 60% of salary ▪ Maximum benefit \$1,000/wk ▪ Premium paid pre-tax – Benefit is non-taxable
LINCOLN FINANCIAL Long-term Disability Policy*	Benefit is 60% of an employee's base salary to a maximum of \$5,000 per month with a 90 day elimination period.
LINCOLN FINANCIAL Employee Assistance Program*	Outside resource for all employees covering Personal, Child & Adult Care, Legal and Financial Issues: <ul style="list-style-type: none"> ▪ 4 Face to Face visits – Free of Charge ▪ Unlimited Phone and Internet Access ▪ 100% Confidentiality
Medical Reimbursement Account*	Employee can set aside money on a pre-tax dollar basis to cover medical expenses that the insurance does not cover, such as eyeglasses, contacts, deductibles, and co-insurance amounts. Debit card available. Coverage is effective the first of the month following date of hire.
Dependent Care Reimbursement Account*	Employee can set aside money on a pre-tax dollar basis to cover qualified dependent care expenses. Coverage is effective first of the month following date of hire.
Profit Sharing Plan	<ul style="list-style-type: none"> ▪ All employees qualify for the profit-sharing plan, provided they meet criteria outlined in the Discretionary PS plan. ▪ Plan is pro-rated depending on hire date.
Retirement – 401K Profit Sharing Plan	<ul style="list-style-type: none"> ▪ If aged 18 or older, employees may contribute to the retirement plan the first of any given month. ▪ Company will match 50% of employee contribution up to 6% of base pay after one year of service. ▪ Full vesting occurs after three years of service. ▪ All employees may begin participate on the first of the month following date of hire.



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Paid Time Off (PTO)*	<p>PTO hours are accrued weekly from first day of service and may be taken as they are available. Credit for prior experience of 5 years or more may be considered for additional PTO hours. The PTO accrual schedule is:</p> <p style="padding-left: 40px;">1-4 years: 3 weeks - <i>(2.308 hrs./week)</i> 5-14 years: 4 weeks - <i>(3.087 hrs./week)</i> 15+ years (plus 2 years of Sewall service): 5 weeks – <i>(3.848 hrs./week)</i></p> <p>PTO is prorated at 75% of the benefit for employees who have a 30-hour workweek.</p>
Paid Time Off (PTO) Payouts*	<p>Upon termination of employment, accrued PTO will be paid in the final paycheck according to the following schedule:</p> <p>Years of Service</p> <p style="padding-left: 40px;">1-4 years: 67% of unpaid accrual 5-14 years: 75% of unpaid accrual 15+ years (and 2 years of Sewall service): 80% of unpaid accrual</p> <p>An employee may carry up to 240 hours of PTO from one year to the next. Employees have the option each December to cash in up to 40 hours of accrued PTO at a rate of 125%.</p>
Paid Holidays*	<p>Eight paid holidays per year are as follow for 2011:</p> <p style="padding-left: 40px;">- Presidents Day - Independence Day - Columbus Day - Boxing Day – Dec 26 - Memorial Day - Labor Day - Thanksgiving + Day after</p>
ESP Insurance	<p>Private auto and homeowners insurance is available through payroll deduction. Premiums are based on individual's record, but calculated using group rate. New Employees are eligible to participate in this program the first of the month following date of hire.</p>
Educational Assistance	<p>Sewall Company will pay for courses and materials related to the courses as approved by Vice President and Human Resources. Specialized training is provided at the Supervisor's request. This benefit is offered to all full-time regular employees having completed one year of employment.</p>
Fitness Reimbursement	<p>Sewall Company will reimburse 50% of memberships (based on Old Town YMCA membership fees) including family membership. Available to employees after completion of six months of service.</p>
Direct Deposit for Payroll	<p>Employees are paid through direct deposit and can have automatic payroll deposits up to six accounts at various financial institutions.</p>

Updated 1/21/2011