

Benefits Summary for US Employees



ELIGIBILITY

TWI Group employees become eligible for benefits on the first day of the month following 90-days of full-time employment. For example, if an employee starts working full-time on July 10th, their 90th day will be October 7th, and they will become eligible for benefits on November 1st.

ENROLLMENT

About 3-4 weeks before they become eligible for benefits, employees will be scheduled for a benefits enrollment meeting. At this meeting, employees meet with our insurance representative (either in-person or via phone call), who goes over all benefits options and assists with enrollment forms.

MEDICAL

TWI has a variety of medical plans. Availability of these plans is based on where each employee lives.

Nevada Employees:

Health Plan of Nevada (HPN) HMO – As part of HPN’s HMO plan, employees must choose a Primary Care Physician (PCP), and all care must funnel through this physician. He/she supervises all medical care. TWI pays 97-99% of the cost of this coverage for our Nevada employees, and 50% of the cost of dependent health coverage under this plan.

Health Plan of Nevada (HPN) Point of Service Plan – This plan offers more flexibility, allowing employees to choose whether to obtain care through HPN’s network of providers or to use doctors outside the network. Because of the higher premiums associated with the HPN POS plan, TWI requires a small employee contribution each pay period.

New York Employees:

Oxford/United Health Care HMO – As part of Oxford’s HMO plan, employees must choose a Primary Care Physician (PCP), and all care must funnel through this physician. He/she supervises all medical care. TWI pays 100% of the cost of this coverage for our New York employees, and 50% of the cost of dependent health coverage under this plan.

California/Other location Employees:

Oxford USA/United Healthcare – Oxford USA’s plan allows employees to see any doctor in Oxford’s network without a referral. TWI requires a small employee contribution each pay period for employee coverage while covering 50% of the cost of dependent coverage under this plan.

DENTAL

TWI Group's Dental plan is offered through The Guardian and covers preventative, basic and major services, as well as orthodontia. Employee out-of-pocket expenses are lower when services are received from a preferred dentist. TWI pays 100% of the cost of this coverage for employees, and 50% of the cost of dependent coverage under this plan.

VISION

TWI Group is pleased to offer our employees The Guardian's Vision Access Discount Program. This program offers discounts from the nation's largest provider network (VSP) including 20% off eye exams and frames, as well as discounts on contact lenses and laser vision correction surgery.

We also provide a Vision Care Reimbursement plan which offers a \$50 reimbursement to each employee that receives an eye exam each calendar year.

SUPPLEMENTARY INSURANCE PLANS

For those employees who are seeking additional insurance coverage, TWI Group offers a number of voluntary supplementary insurance plans through Aflac. Examples of these plans include Personal Disability Income Protection, Hospital Protection, a Personal Accident Indemnity Plan, and a Personal Cancer Protection Plan.

REIMBURSEMENT ACCOUNTS

All full-time employees may choose to participate in health care and dependent care reimbursement accounts. With these accounts, employees set aside before-tax dollars to pay for qualifying health and dependent care costs.

EMPLOYEE ASSISTANCE PROGRAM

This program provides our employees with free short-term, confidential, professional counseling and support services 24 hours a day, seven days per week. Our EAP consultants provides assistance with personal and family problems such as alcohol/drug abuse, elder care, anxiety, child care, depression, stress, parenting, adoption and legal and financial issues.

DISABILITY

Disability coverage provides partial replacement of lost wages when a full-time employee is unable to work due to an illness or injury.

Short-term Disability – covers 60% of an employee's current weekly salary if they suffer from a disabling accident or illness that is not work-related, for up to 13 weeks while disabled. (Employees working in CA and NY receive short-term disability through their

respective state's disability plan.) All full-time employees receive this coverage automatically, with TWI Group covering 100% of the premiums.

Long-term Disability – This plan covers 60% of employees' monthly salary after short-term disability ends. All full-time employees receive this coverage automatically, with TWI Group covering 100% of the premiums.

LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

TWI Group provides basic life insurance coverage for benefits-eligible employees equal to 200% of their annual salary, to a maximum of \$300,000. Employees also receive AD&D insurance coverage equal to their life insurance benefit.

TIME OFF

Paid Time Off (PTO) - PTO replaces income when work is missed, and is intended to meet urgent personal needs. All full-time employees are eligible for PTO after 90 days of employment. Employees who are scheduled to work 30 hours or more per week accrue up to 4 hours per month (6 days per year) of PTO time.

Holidays – TWI Group observes 10 paid holidays throughout each calendar year. The holiday schedule is reviewed and posted annually. Typical holidays include New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, New Year's Eve, Thanksgiving and Christmas.

Vacation – TWI Group's annual vacation benefit is based on working a schedule of 30 or more hours per week. Vacation hours are pro-rated for those working less than 40 hours per week. Vacation is available after 1 year of continuous service.

Below is a vacation accrual and eligibility schedule:

<u>Length of Service</u>	<u>Vacation days accrued per year (to be used the following year)</u>
0-3 months	0 days accrued (introductory period)
3-36 months	80 hours (10 days)
37-120 months	120 hours (15 days)
121-180 months	160 hours (20 days)
181+ months	200 hours (25 days)

Bereavement Leave – Bereavement leave is available to all TWI Group employees. Employees are paid leave benefits for up to three days of their regular work schedule in the event of a death in the employee's immediate family, or the immediate family of their spouse.

Jury Duty – TWI Employees are paid for one day of Jury Duty. If Jury Duty lasts longer than one day, employees may elect to use their PTO or Vacation benefits to supplement their income.

Compensatory Time Off - TWI Employees who travel on business are given one day of paid time off upon their return from trips which last 12 days or longer.

401(k) RETIREMENT SAVINGS PLAN

TWI Group's 401(k) plan is an easy way to grow savings through before-tax payroll deductions and TWI Group's matching contributions. Although our 401(k) plan is intended to build financial resources for the future, employees may be eligible to borrow from their account to cover immediate financial needs.

All full-time U.S. employees, age 18 and older, with 90 days of service, are eligible to participate in our 401(k). Shortly before they become eligible, employees are given a packet to help with their enrollment. In general, eligible employees may contribute from 1% to 50% of their pay each pay period (up to the annual IRS dollar limit). Employees age 50 and older may contribute additional pay. Employees may also roll over funds from another qualified retirement plan at any time following hire.

TWI Group's 401(k) plan offers a variety of investment choices. TWI Group matches 25% of the first 8% of pay an employee contributes via payroll deduction, and participants enjoy immediate 100% vesting.

EMPLOYEE STOCK OPTION PLAN (ESOP)

All employees who are at least 21 years old and work at least 1000 hours per calendar year are automatically enrolled in TWI Group's ESOP after completing their first year of service. Through our ESOP, TWI employees currently own approximately 38% of the company.

TUITION REIMBURSEMENT

TWI Group's tuition reimbursement program is available for full-time employees who have completed six months of continuous service. After receiving pre-approval for job-related courses and receiving a minimum grade of "C" for the class, employees are reimbursed 100% of the cost for tuition, books and/or registration fees, up to a maximum of \$500 per calendar year.