

EMPLOYEE BENEFITS SUMMARY

(FOR SPECIFIC DETAILS PLEASE REFER TO SUMMARY PLAN DOCUMENTS)

The following benefits are effective two months from date of employment, unless otherwise noted.

MEDICAL INSURANCE: Administered by MVP Health Care

Concord Litho offers a high-deductible healthcare plan (HDHP) that is coupled with a Health Savings Account (HSA). This means you, the consumer, are in control of managing your own healthcare decisions and expenses. Preventive care services are covered at 100% and a wellness program is offered to all members. You are responsible for all medical services (other than preventive) including: office visits, physician services, labs, x-ray, MRI, inpatient and outpatient, prescription drugs, etc. up to the deductible. Once the annual deductible has been met, all services are covered at 100% and prescription drugs convert to a co-payment structure.

Medical Insurance Rates per bi-weekly pay period

Benefit Plan Description	Annual Deductible	Level of Participation	Bi-Weekly Employee Premium
MVP HDHP NonSmoker	\$2000/\$4000	Single	\$53.25
MVP HDHP NonSmoker	\$2000/\$4000	2-Person	\$121.50
MVP HDHP NonSmoker	\$2000/\$4000	Family	\$180.00
MVP HDHP Smoker	\$2000/\$4000	Single	\$60.00
MVP HDHP Smoker	\$2000/\$4000	2-Person	\$135.00
MVP HDHP Smoker	\$2000/\$4000	Family	\$205.00

Health Savings Account: Sponsored by TD BankNorth

An HSA is a tax-favored savings account which allows funds to be accumulated tax-free to pay for current and future qualified healthcare expenses. Contributions can be made in a lump sum or in regular installments by the employer, the employee or both. Concord Litho contributes an annual amount of \$500 (\$19.23/pay period) to each employee's HSA. This amount is prorated for new employees hired during the plan year.

DENTAL INSURANCE: Administered by Delta Dental

Covers diagnostic and preventive, basic restorative, major restorative and orthodontia coverage. \$1,000 per person calendar year maximum.

Category	Coverage	Deductible	Examples
Diagnostic & Preventive	80%	none	x-rays, cleanings
Basic Restorative	50%	none	fillings, extractions
Major Restorative	50%	none	crowns, dentures
Orthodontic Care	50%	none	braces

Dental Insurance Rates per bi-weekly pay period

Benefit Plan Description	Level of Participation	Bi-Weekly Employee Premium
Delta Dental	Single	\$6.00
Delta Dental	2-Person	\$12.00
Delta Dental	Family	\$21.00

Opt Out Provision Provides CASH in Your Flexible Spending Account

Employees may choose NOT to participate in the health and dental program offered by Concord Litho. If an employee has coverage elsewhere and chooses NOT to participate, he or she will receive \$750 credited to his/her Flexible Spending Account to use for any qualified medical or dental expenses. Employees may elect to participate in the company plans or to OPT OUT of the plans once annually during the December open enrollment. The \$750 credit is prorated for new employees hired during the year. A \$600 pro-rated benefit is available for employees who take Dental only. *Proof of alternate coverage is required and must be submitted on an annual basis.*

FLEXIBLE SPENDING ACCOUNT: Administered by CGI Employee Benefits Group

Employees save federal and state income taxes through FSAs for qualified healthcare and dependent daycare expenses. FSA's are funded with pre-tax dollars via payroll deductions. A pre-paid debit card is provided or reimbursement requests can be submitted to the plan administrator. IRS regulations require that any unused funds be forfeited, please plan your contribution election carefully.

VISION PLAN: Administered by Vision Service Plan (VSP)

This benefit is offered to employees only. Dependent coverage does not apply. Offers full coverage, after co-payment, if services are provided by a VSP doctor. All employees are covered under this program, even those who OPT OUT of the company medical/dental plan.

Category	Co-Payment	Frequency
Exam	\$20	Once every 12 months
Lenses/Frames	\$20	Once every 24 months

SHORT-TERM DISABILITY: Administered by Dearborn National Life Insurance Company

Replaces 2/3 of pay (up to maximum of \$1,000 bi-weekly) for up to 26 weeks. Effective following one year of active, full-time employment. Refer to Summary Plan Description for details.

LONG-TERM DISABILITY: Administered by Dearborn National Life Insurance Company

Up to 60% of monthly pay up to \$5,000 per month. Effective following 26 weeks of short-term disability.

LIFE INSURANCE: Administered by Dearborn National Life Insurance Company

Coverage is provided at 1.5 times annual base salary up to \$350,000. Accidental Death & Dismemberment provides for up to \$100,000 upon accidental death.

VOLUNTARY LIFE & AD&D: Administered by Dearborn National Life Insurance Company

Employees may purchase additional life insurance for themselves and their dependents at group rates.

401k SAVINGS PLAN:

Concord Litho offers its employees a 401k retirement savings plan and provides a 15% match on employee savings up to 10% of an employee's annual compensation. New employees are eligible to participate on their first day of employment. The company match is effective following the completion of the introductory period or three months of employment.

HOLIDAYS:

The company provides for nine paid holidays per year. Please refer to the annual schedule as these dates are subject to change.

PAID-TIME OFF SCHEDULE (PTO):

Paid-time off accelerates every three years to reward continued service. Requests for time off must be approved in writing by the manager at least two weeks prior to the date, or earlier. PTO accrues on a bi-weekly basis and the available balance is printed on employees' pay stubs. Sales Executives do not receive paid holidays or earned time. Instead, they are provided a regular draw against commission.

Years of Service	# Of Hours	Bi-Weekly Accrual Rate	Maximum Annual Balance
0-2	80	3.08	100
3-5	96	3.69	120
6-8	120	4.62	150
9-11	128	4.92	160
12-14	136	5.23	160
15-17	144	5.54	160
18+	160	6.15	160

OTHER SERVICES AND BENEFITS:

- HDHP participants are eligible to earn an additional \$700/year toward their HSA through participation in wellness incentives.
- Discounted preparation of a will and advance directives through a local attorney.
- Save on home, auto and other insurance needs through discounts with Liberty Mutual.
- On-site dry cleaning and postal services are available.