



## MUSTANG CAT AND MUSTANG RENTAL SERVICES, SUMMARY OF BENEFITS

### Revised February 2010

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFIT EXPLANATION
Medical Insurance	Mustang & Employee	All full time employees with 3 months of service.	Major medical, hospitalization, office visits & prescription drug services subject to applicable deductibles.
Dental Insurance	Employee	All full time employees with 3 months of service.	Two plan options: Indemnity or DMO with scheduled benefits.
Medicine at Work	Mustang	All Mustang Employees	In partnership with NuPhysicia, an onsite medical clinic housed at the Houston 290 location staffed during work hours by a paramedic. Branch Locations have access 5 days per week to a physician via telephone. On site services and phone consultations are paid for by Mustang. Ancillary services are the employee responsibility.
Flexible Benefits Account	Employee	All full time employees with 3 months of service.	IRS Section 125 - Eligible premiums, dependent child care & non-covered medical expenses are deducted on a pre-tax basis.
Group Life Insurance	Mustang	All full time employees with 3 months of service.	\$50,000 coverage for employee, & \$10,000 spouse & \$5,000 child over 6 months of age.
Short Term Disability	Employee	All full time employees with 3 months of service	Pays 60% of base pay up to \$1000 per week for the first 90 days of disability, beginning on the 15 <sup>th</sup> day of disability.
Long Term Disability	Mustang	All full time employees with 3 months of service.	Pays 60% of base pay up to \$5000 per month on the 91 <sup>st</sup> day of continuous disability.
Supplemental Life Insurance	Employee	All full time employees with 3 months of service.	Employee & dependent term life policy. Premium based on age & amount of coverage, not to exceed \$500,000 or 5 times base pay.
Personal Accident Insurance	Employee	All full time employees with 3 months of service.	Lump sum benefit payable in the event of accidental death or dismemberment.
Business Travel Accident Insurance	Mustang	All full time employees	Benefit payable for loss of life or dismemberment sustained while traveling on company business.
401-K Plan	Mustang & Employee	All full time employees with 3 months of service.	Employer contributions are fully vested after 6 years. Employee contributions are vested immediately. Company matches on the first 6% of employee contributions after 12 months of service.
Gain Sharing Plan	Mustang	All full time employees <u>not</u> covered by another Incentive or Commission Plan, who are employed for the entire 26 week eligibility period.	Company considers cash payments based on individual Division's performance to financial and service goals.

The benefits listed here are in summary form and should not be interpreted as policy. These benefits may be improved, modified, changed or discontinued without prior notice and with retroactive effect. This summary is not an offer of employment, or an employment contract. Mustang is an "At-Will" employer.



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BENEFIT	WHO PAYS	ELIGIBILITY	BENEFIT EXPLANATION
Paid Time Off	Mustang	All full time employees who successfully complete 90-day probationary period.	Employees will receive a prorated amount of PTO days during the first calendar year of employment (up to a maximum of 6 days). Employees will then receive 16 PTO days in their bank each January 1 for the first 5 years of employment. Beginning in year 6, employees will receive an additional PTO day for each additional year of service up to a maximum of 21 days, which will be reached in the tenth year of service.
Holidays	Mustang	All full time employees. Available immediately.	7 per year - New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, Friday after Thanksgiving, and Christmas Day.
Employee Assistance Program (EAP)	Mustang	All employees	LifeWorks offers employees and their families an award-winning website with on-line articles, podcasts, locators, free booklets, audio cd's and much more on topics such as financial planning, relationships, childcare and health issues; referrals to community services; free phone consultations; and free face-to-face sessions with professional consultants.
Jury/Witness Duty	Mustang	All full time employees.	Up to 10 paid days per calendar year.
Credit Union	Employee	All full time employees with 60 days of service. Application required.	CEFCU provides interest bearing savings plans and personal loans through payroll deductions.
Direct Deposit	Mustang	All employees	Allows employee to have paycheck automatically deposited into his or her bank account.
Auto & Homeowners Insurance	Employee	All full time employees with 3 months of service.	Premiums payable through payroll deduction over a 12 month period.
Corporate Discounts	Employee	All employees.	All employees of the Company are eligible to take advantage of company discounts on the purchase of a variety of products and services, such as Ford vehicles, Dell Computers, Sprint cellular service.
Worker's Compensation	Mustang	All employees.	Complete medical and disability coverage for work related injury or illness.
Tool Insurance	Mustang & Employee	Employees in jobs requiring tools. Application required.	Tool protection plan covers participant losses due to theft. Monthly cost is \$1.00 per \$1,000 of coverage.