

MUSTANG COMPANIES SUMMARY OF BENEFITS

HEALTH BENEFITS			
Benefit	Who Pays	Eligibility	Description
Medial Insurance Provider: CIGNA	Mustang & Employee	All full-time employees with 90 days of service	OAP In Network Only style plan with major medical, hospitalization, office visits & RX drug services subject to applicable deductibles. Two plan options: Traditional or High Deductible w/HSA.
Dental Insurance Provider: Guardian	Employee	All full-time employees with 90 days of service	Preventative, basic and major care coverage, including orthodontics. Two plan options: PPO or DMO with scheduled benefits.
Vision Insurance Provider: VSP	Employee	All full-time employees with 90 days of service	Low co-pays and savings for annual eye exams and prescription eyewear (glasses and contacts).
Workers Compensation	Mustang	All employees	Fully insured medical and disability protection in the event of a work-related injury or illness.
Flexible Spending Accounts (Medical & Dependent Care)	Employee	All full-time employees with 90 days of service	Set aside pretax dollars to pay for eligible medical and/or dependent care expenses. Not available for employees enrolled in the High Deductible w/HSA medical plan. IRS maximum contribution amount set annually.
Medicine at Work	Mustang	All employees	In partnership with NuPhysicia, an on-site medical clinic is housed at the 290 location and staffed with a paramedic 5 days a week; branch locations have access to a physician 5 days a week via phone or app.
LIFE & DISABILITY INSURANCE			
Benefit	Who Pays	Eligibility	Description
Group Life Insurance	Mustang	All full-time employees with 90 days of service	Employee coverage: \$50,000, Spouse coverage: \$10,000, Child coverage (over 6 months of age): \$5,000
Short Term Disability	Employee	All full-time employees with 90 days of service	Beginning on the 15 th day of disability, pays 60% of base pay up to \$1,000 per week for the first 90 days of disability.
Long Term Disability	Mustang	All full-time employees with 90 days of service	Pays 60% of base pay up to \$5,000 per month starting on the 91 st day of disability.
Voluntary Life Insurance	Employee	All full-time employees with 90 days of service	Employee & dependence term life policy. Premium based on age & amount of coverage, not to exceed \$500,000 or 5x base pay.
Voluntary AD&D Insurance	Employee	All full-time employees with 90 days of service	Accidental death or dismemberment coverage for employee & dependents. Coverage of up to \$350,000, not to exceed 10x base pay.
Business Travel Accident Insurance	Mustang	All full-time employees	Benefit payable for loss of life or dismemberment sustained while traveling on company business.
EMPLOYEE SAVINGS PLANS			
Benefit	Who Pays	Eligibility	Description
401(k) Retirement Plan Provider: Fidelity	Mustang & Employee	All employees with 90 days of service	Company matches percent of employee contributions after 12 months of service and 1,000 hours. Employer contributions are fully vested after 6 years.
Credit Union	Employee	All full-time employees with 60 days of service	Application required. CEFCU provides interest bearing savings plans, credit cards, personal loans, mortgage financing and more through payroll deductions.

LET'S WORK TOGETHER

MUSTANG COMPANIES SUMMARY OF BENEFITS

ADDITIONAL BENEFITS OFFERINGS			
Benefit	Who Pays	Eligibility	Description
Paid Time Off	Mustang	All full-time employees with 90 days of service	After the successful completion of the 90-day probationary period, employees will receive a prorated amount of PTO for the remainder of the calendar year (up to 6 days). On January 1 of the following year, the employee will receive a full bank of 16 days, up to a max of 21 days after 10 years of service.
Holidays	Mustang	All full-time employees	Available immediately. 7 company paid holidays per year: New Year's Day, Memorial Day, July 4 th , Labor Day, Thanksgiving Day, Friday after Thanksgiving, and Christmas Day.
Jury Duty	Mustang	All full-time employees	Paid time off while serving on a jury.
Employee Assistance Program	Mustang	All employees	Lifeworks offers employees and their families an award-winning website with free on-line articles, podcasts, locators, booklets, webinars and much more. Topics include financial planning, legal, relationships, childcare, health issues. Also included: referral to community services, free phone consultations, free face-to-face sessions with professional consultants.
Gain Share	Mustang	All full-time employees not covered by another incentive or commission plan	Must be a full-time employee for the entire eligibility period. Provides employees with the opportunity to receive incentive compensation based on the Company meeting or exceeding their financial and service goals. As business performance excels, employees share financially in the gains they helped the organization to achieve.
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
Home & Auto Insurance	Employee	All full-time employees with 90 days of service	Liberty Mutual offers personal coverage with premiums payable through payroll deduction over a 12-month period.
Educational Assistance	Mustang & Employee	All full-time employees with 12 months of service	The company will reimburse up to 50% of the cost of books, tuition and fees, for job related courses. Not to exceed a calendar year maximum of \$5,000. All course work must be approved prior to enrollment and employee must maintain a grade of "B" or better to receive reimbursement.
Corporate Discounts	Employee	All employees	Take advantage of company discounts on the purchase of a variety of products and services, such as Ford vehicles (Ford X Plan), mobile phone services (AT&T, Sprint, Verizon Wireless)
Supplemental Plans	Employee	All full-time employees with 90 days of service	Aflac offers three supplemental coverages for Accident, Hospitalization and Critical Illness through payroll deduction.
Scholarships	Mustang	Children of eligible employees	Annual program through Scholarship America offering Mustang Cat funded College Scholarships to eligible children of employees.
Referral Bonus Programs	Mustang	All employees	The Company periodically runs programs offering employees a bonus for referring qualified candidates for various open positions.
Cigna Identity Theft Program	Mustang	All employees	As a partner with Cigna's Group Life Insurance, this identity theft program, which provides resolution services, is available to all Mustang employees.

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 Cat is an "At-Will" employer.