



2013-2014 Benefits at a Glance

Hart provides the following compensation and benefits for their employee's:

Medical Insurance

Hart Mechanical Inc. offers a comprehensive medical and dental program. New employee enrollment is offered after a 90-day waiting period. Hart pays 50% of the medical and dental premiums. Election to participate in either program is optional. You have the option of participating in either of the plans. (i.e. Dental waiving the medical coverage.)

Employees have the option to enroll with Cigna Health Care. Cigna has an extensive list of participating physicians and provider locations. The cost structure is as follows:

1	Cigna POS \$20/\$40-\$2500 OA	This is the premium medical plan which is a "Point of Service" POS program. It offers "In" and "Out" of network service to its participants and has lower co-payments starting at \$20 or \$40 for a doctor's visit w/ no referrals required.
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In/Out Patient Surgery/Hospitalization

In addition to doctor's office co-pay's there are the out of pocket costs of In/Out patient surgery/hospitalization that warrant consideration. The POS 20/40-2500 has an employee out of pocket cost of \$2500 for each In/Out patient surgery/hospitalization. ***Hart will reimburse its employees for In/Out patient out of pocket deductibles above \$750 with proper back up such as doctors' bills.***

Dental Insurance

The Hart Dental plan is offered through Humana. It offers 100% preventative coverage, 90% routine dental coverage and 60 % major dental coverage¹. The cost of the program varies by the type of coverage that is elected (Employee, Employee & Spouse or Dependent, or Family). A separate rate sheet sets forth the cost of the coverage.

Vision Insurance

The Hart Vision plan is offered through Humana. It offers coverage for examinations, glasses (lenses & frames), and contact lenses. The vision plan is employee funded and the cost of the program varies by the type of coverage that is elected (Employee, Employee & Spouse or Dependent, or Family).

Life Insurance

- A \$25,000 (through Humana) residual benefit is provided at no extra expense to the employee.
- An optional employee funded Supplemental Life Insurance policy is also available to employees at a pre-tax cost. This is provided through Humana with coverage ranging from \$10,000 to \$300,000.

Long Term Disability (LTD)

- Hart Mechanical Inc. offers a Long Term Disability (LTD) plan through Humana.
- Eligibility for enrollment is effective after the 90 day probationary period.
- Coverage is up to 60% of the employee's wages. Benefits take effect 90 days after disability.

401K Retirement Plan

- Hart offers a 401K-retirement program that is administered through the Principal Financial Group.
- Enrollment is offered to full time employees after 6 months of service and age 18. Admittance to the plan is accepted at the beginning of each month.

¹ Preferred provider organization (PPO) coverage percentages; Non-PPO coverage percentages are higher.



- Employee may defer up to \$17,500 in 2013.
- Company matches 50% of employee contributions up to 6% of their deferral. All employer matches are subject to a plan 5 year vesting schedule.
- All contributions are made from an investment menu of funds that are managed by respected mutual financial companies. The types of funds vary from conservative money market funds to aggressive equity growth funds. As part of the 401k plan, individual fund investment selection advice is available from an independent Merrill Lynch financial consultant.

Payroll

- Weekly payroll period with a direct deposit option.
- Cafeteria plan, employee benefit contributions are calculated on a pre-tax basis.

Vacation and Sick Time

- Employee vacation days are earned on an annual calendar basis (Jan 1st to Dec 31st) and redeemed in the next calendar year. Employees are eligible to earn vacation time after the successful completion of their 90 day probation period. Employees are eligible to redeem vacation days earned after one year's service. A vacation day is earned every 73 days (365/5). For new employees in year one vacation days accrue as per the accrual calendar listed below.

Start

Date # of Days Vacation Accrued

1/01/XX	5	73 days accrual starts here.
3/14/ XX	4	Employee receives one day of vacation time.
5/26/ XX	3	Employee receives one day of vacation time.
8/07/ XX	2	Employee receives one day of vacation time.
10/19/ XX	1	Employee receives one day of vacation time.
12/31/ XX	0	Employee receives one day of vacation time.

If the employee starts before a date listed in the calendar they are eligible for the specified days associated with that calendar. On an annual basis each employee has the ability to accrue up to 5 paid vacation days depending upon their hire date. The accrual calendar starts on January 1st of each year and ends on December 31st of each year. Earned vacation days from the previous year are paid out in the current year. At the end of the current year, any unused vacation days from the prior year will be paid out to the employee.

- After a 90-day probationary period an employee is eligible for two paid sick days if the employee started in the first quarter of the year. For any new hire in the second and third quarter of the year, one sick day will be issued after the probationary period (initial 90 days). No sick days will be issued for new hires in the fourth quarter. Thereafter an employee shall be eligible for two paid sick days on the first day of the new calendar year each year. Unused sick days will not be paid out and may not be carried over from one calendar year to the next.

Paid Holidays

New Years Day

Independence Day

Thanksgiving Day

Christmas