



2019 Benefits Overview

For questions, contact:

Jennifer Goodman | HR/Benefits

Jennifer.Goodman@craigtechinc.com
Cell: 757-650-9407

Jennifer Archipolo | HR Manager

Jennifer.Archipolo@craigtechinc.com
Office: 321-613-5620, ext. 225

Headquarters

150 N Sykes Creek Pkwy
Suite 200
Merritt Island, FL 32953
321-613-5620

IMPORTANT NOTES: Insurance commences on your **1st Day of Employment** for all applicable employees & all costs are based on bi-weekly pay periods (26 paychecks in 2019). All accruals begin on your first **full** pay period (Saturday to the following Friday). Please see the payroll calendar in your Orientation Package for the exact pay dates.

Medical

Craig Technologies offers multiple medical tiers or an optional cash allotment to those who have other certified coverage:

1. HSA Plan

| | |
|---------------|-------------------|
| EE only | \$0.00/paycheck |
| EE + Spouse | \$66.00/paycheck |
| EE + Children | \$40.62/paycheck |
| Family | \$116.77/paycheck |

\$3,000 Individual, \$6,000 Family DED. 80/20% COINS; 20% after DED PCP + SPC

2. Base Plan

| | |
|---------------|-------------------|
| EE only | \$15.23/paycheck |
| EE + Spouse | \$106.62/paycheck |
| EE + Children | \$63.46/paycheck |
| Family | \$187.85/paycheck |

\$1,000 Individual, \$2,000 Family DED; 70/30% COINS; \$30 PCP/\$60 SPC

3. Premium Plan

| | |
|---------------|-------------------|
| EE only | \$81.23/paycheck |
| EE + Spouse | \$238.62/paycheck |
| EE + Children | \$167.54/paycheck |
| Family | \$406.15/paycheck |

\$500 Individual, \$1,000 Family DED; 80/20% COINS; \$20 PCP/\$40 SPC

4. Medical Opt Out Cash Allotment

A Craig sponsored benefit for those who waive all medical coverage from Craig Technologies. Paid periodically at \$34.61/paycheck (~\$900/year)

Vision Care Program

100% company paid premium for Employees and \$2.50 for Dependents. This program is offered through a nation-wide carrier for vision exams, lenses, frames and contact lens benefits.

Dental Coverage

100% company paid premium for Employees and \$10.00 for Dependents / paycheck. 100% preventative, 80% basic restorative, 50% major restorative, 50% orthodontia up to \$1,000. \$50 Individual/\$150 Family Deductible for basic and restorative.

Short/Long Term Disability

A company paid for benefit, Short Term Disability (STD) and Long Term Disability (LTD) is available to employees. STD begins on the eighth day of illness or injury and continues for up to 13 weeks. The benefit is 55% of your base salary up to \$1,400 per week and is paid directly to you on a weekly basis. LTD is available to employees. LTD begins on the 91st day of disability and covers 55% of your salary up to \$6,000 per month. Assisted living benefits of 80% pre-disability income replacement.

Life Insurance & AD&D

Craig Technologies will provide you with 2X your salary (up to \$450,000) in Life Insurance and Accidental Death and Dismemberment.

401K

Available to all employees, Craig Technologies matches dollar per dollar on deferrals up to 3% of your salary and \$0.50 cents on the dollar for the next 2% of your salary. Full time employees are immediately eligible to participate. Part time employees will have to wait 90-180 days based on work schedule. Annual Craig matching payouts occur the following January.

Medical Flexible Spending Account

Employee paid with pre-tax earnings. Up to \$2,700 yearly contribution maximum. If elected, effective first of month following 60 days of employment. Each year you use it or lose it annually as per the IRS regulations.

Dependent Care Flexible Spending Account

Employee paid with pre-tax earnings. Up to \$5,000 yearly contribution maximum. If elected, effective first of month following 60 days of employment. Each year you use it or lose it annually as per the IRS regulations.

Health Savings Account—HSA

When you elect the HAS Medical Plan you will receive money from the company. \$600/year HSA for Employee only, \$900/year HSA for Employee + Spouse and Employee + Children, \$1,200/year for Employee + Family



Supplemental Life and AD&D Insurance

Supplemental Life Insurance is also available. Maximum coverage is \$500,000 for Employees, \$250,000 for Spouses and \$10,000 for Children.

Other Supplemental Insurance

These plans provide various voluntary personal plans through Craig Technologies.

- 1. Cancer** coverage pays members for the first occurrence at diagnosis, hospital confinement, radiation and chemotherapy treatment, cancer screening wellness, home health care and more.
- 2. Personal Accident Insurance** is to help cover the expenses associated with an accidental injury and pays benefits for emergency treatment, initial hospitalization, hospital confinement, specific-sum injuries, accidental death, and more.

Legal Shield/ID Shield Theft Protection

This employee paid plan is provided by a preventative legal service with a network of independent provider attorney law firms in each state and province. With the ID Theft Protection plan you will receive credit reports and a guide on how to read the report, continuous credit monitoring and identity restoration in the event of a theft.

Long Term Care Insurance

Long Term Care Insurance provides money to help pay for assisted living facilities. The plans are customizable and you may elect to cover yourself, your spouse or your parents.

Vacation

Vacation's accrued each pay period and commences your first full pay period. Vacation will cap at 80 hours above your annual accrual rate.

| Years (yrs) of Service with Craig | Actual Rate* | |
|-----------------------------------|--------------------|---------------------------|
| | # of Days per year | # of hours per pay period |
| Up to 4 yrs | 10 | 3.07 |
| 4 yrs, 1 day - 10 yrs | 15 | 4.62 |
| 10 yrs, 1 day + | 20 | 6.15 |

Some positions/contracts have other leave requirements

Vacation Donation

Employees are given opportunities to give/receive vacation donations of time to other employees in need for medically related purposes. Donations occur in increments of 8 hours.

Sick Time

You will receive 40 hours of sick time at the beginning of the year. This will be prorated for new hires based on the amount of remaining periods left in your 1st year. Balances do not roll over into the following year.

Holidays

Craig Technologies grants ten paid designated (6) and (4) floating * holidays per year to Full-Time employees. Balances do not roll over into the following year.

- New Years Day
- Martin Luther King Day*
- Presidents Day*
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day*
- Veterans Day*
- Thanksgiving

Bereavement

Three days of paid time off will be granted at one time to allow the employees to attend the funeral and make any necessary arrangement associated with the death. No more than six days of paid time off will be given per calendar year. Balances do not roll over into the following year.

Military Leave

Military leave of absence will be granted to employees who are absent from work because of service in the U.S. Uniformed Services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA).

Time off to Vote

We encourage employees to fulfill their civic responsibilities by participating in elections. Generally, employees are able to find time to vote either before or after their regular work schedule. If employees are unable to vote in an election during their nonworking hours, Craig will grant up to 2 hours of paid time off to vote.

Personal Leave

Craig Technologies provides leaves of absence without pay to eligible employees (salaried and full time hourly employees) who wish to take time off from work duties to fulfill personal obligations on a case-by-case basis. Personal Leave may be granted for a period of up to 30 calendar days per rolling calendar year.

Parental Leave

We recognize the value of parental involvement in children's education. For this reason, we provide employees who are parents, guardians, or custodians of children in licensed day care facilities or kindergarten through grade 12, unpaid time off in full day increments for the purpose of school visits for up to 2 days per calendar year.

Jury Duty

Employees are compensated at the differential rate between jury pay and normal pay for partial week absences.



AAA

A 5% discount on membership to our employees and savings to add dependents to your membership plan.

Personal Travel Planning

Craig Technologies offers travel planning services through our corporate travel coordinator.

Emergency Travel Insurance

Provides immediate access to doctors, hospitals, pharmacies, and other services for medical related emergencies while traveling more than 100 miles from home.

National's Emerald Club Membership

Membership in this frequent renter program will receive 15% discount on car rentals, provide free car upgrades (when available), bypass the counter, and other discounts.

Corporate Cards

With approval, employees who travel or have multiple expenses during the year can be given a corporate card as per accordance with the Travel Policy.

Flextime Scheduling

Craig employees may request the opportunity to vary their work schedules (within employer-defined limits) to better accommodate personal and family obligations.

Teleworking (aka Telecommuting)

With prior approval employees will be allowed to work from home to complete their job on a temporary or permanent basis.

Rethink Autism

A web-based autism treatment platform for parents and professionals. Parents will have access to hundreds of step-by-step video lessons and will learn ABA-based teaching techniques. Parents will be able to customize their child's treatment plan and can seek online support from trained professionals.

Employee Assistance Program (EAP)

The Employee Assistance Program puts you in touch with a full range of counseling services that address many different emotional issues. You and your family can benefit from this service, free of charge. The EAP can help you find solutions for problems relating to marital conflict, family violence, depression, financial stress, support for expectant and new parents, Legal information, and many other topics. Our EAP program is through Work Life Matters. If you are interested, our people department can give you more information.

Employee Referral Program (ERP)

The Employee Referral Program awards up to \$1,000 for all referred technical or managerial hires. Referral must be submitted through our Recruiting Department by emailing: Recruiting@craigtechinc.com

Educational Assistance

Salaried and full time hourly employees are eligible for up to \$4,000 for job related courses, certification or tests, of which \$1,000 can be used for any authorized curriculum, not to exceed \$4,000 per prorated calendar year.

Employee Incentive Programs

Craig Technologies has instituted awards with the intent to recognize publicly the works of the employees.

- ◆ Passion Award
- ◆ Loyalty Award
- ◆ Community Award
- ◆ Innovation Award
- ◆ Performance Excellence Award
- ◆ Family Award
- ◆ Integrity Award

Transit and Parking Reimbursement

Craig Technologies will pay a portion of qualifying transit cost for some locations in accordance with the Travel Policy.

Paydays

Craig Technologies pays its employees on a bi-weekly basis. Your check will be deposited in your account at a bank of your choice on or before the Friday following each pay period.

Community Relations

Craig Technologies values community service and involvement. Employees may request donations, sponsorships, or involvement of others in community groups, tournaments, events.

Working Advantage

Provides employee discounts and rewards at no additional cost to sporting events, cultural events and shopping.

Other

Some locations offer facility specific benefits based on the work being done. For example, some positions require personal protective equipment and Craig Technologies helps to provide this to employees at no cost.