



SUMMARY OF BENEFITS

January 18, 2011

Vacation:

After one year of service, vacation is two weeks per year for a Full-Time employee. Full-Time/Part-Time gets prorated depending on the number of hours they work per year. With the average number of hours for full time being 2,080; a FT/PT employee would take the number of hours they work and divide it by 2,080 and times that by 10 days.

Simple IRA – Pension Plan:

After completion of one year of FT service, FT employees are eligible to join in a Simple IRA tax-deferred retirement savings plan and participate via payroll deduction. Company will contribute an amount up to 3% of an employee's monthly compensation.

AFLAC:

After completion of 90 days of service, FT and FT/PT employees are eligible to participate in the benefits AFLAC has to offer; including Short-Term Disability, Hospital Protection, Personal Accident Indemnity Plan, Life Insurance, and Maximum Difference-Cancer Indemnity Insurance. Company will match up to a total of \$25/month for the plan employees wish to participate. Information for this can be obtained by contacting the number below.

Flex Spending Account:

After completion of 90 days of service, FT employees are eligible to participate in this medical expense (cafeteria) plan, which is a pre-tax benefit for prescription drugs and unreimbursed medical expense, etc. This service is also available through AFLAC.

Blue Cross/Blue Shield: Medical & Health Insurance

BCBS Medical and Health Insurance is available to FT employees anytime after three months of service; the plan offered is called Select Choice with a \$500 deductible.

Single – Employer pays 52%~Employee pays 48%

Single plus Dependent – Employer pays 57%~Employee pays 43%

Family – Employer pays 50%~Employee pays 50%

Please contact the 400 Office Building at 701-852-3045 if you have any questions.

Full-Time (FT): 35 hours/week and/or manages multiple people

Full-Time/Part-Time (FT/PT): 12 hours per week average over a one year span – MSI

20 hours per week average over a one year span – Sevens & Spicy Pie