

Walsh Trucking Benefit Program

2019

Walsh Trucking, is family owned and operated since 1959 and provides high quality service to wood residual and solid waste customers throughout the Northwest.

To support our vision of expanding our leading position as a transportation company in the forest products and solid waste industries, Walsh Trucking offers a competitive benefits package to our employees, including:

1. Health and Welfare Insurance Benefits
2. Retirement Benefits
3. Vacation
4. Holidays and Bereavement

HEALTH AND WELFARE INSURANCE BENEFITS:

Walsh Trucking offers eligible employees an excellent group health and welfare insurance package that includes medical dental & vision, Health Reimbursement Arrangement Program (HRA) and Flexible Spending Account (FSA) 125 medical reimbursement and dependent care spending account programs. Employees are also able to purchase voluntary life insurance and supplemental insurance such as short term and long term disability.

Eligibility for Medical, Dental and Vision Insurance:

Regular Full-time employees who are scheduled to work at least 30 hours a week on a continuing basis are eligible the first of the month following the employee's 60th day of service. Employees are required to participate in the group medical plan unless they can provide proof of other coverage.

Eligibility for Vacation, Holidays & Bereavement:

Regular Full-time employees who are scheduled to work at least 30 hours a week (non-drivers) or are regularly scheduled to work 4 or more shifts per week and work a minimum of 16 days per month (drivers) on a continuing basis are eligible for these benefits. Vacation eligibility is after one full year of employment. Bereavement eligibility is after 6 months of employment. Holiday eligibility is after 1 month of employment.

Eligibility for the Retirement Plan:

All employees who are age 18 or over and who have worked for Walsh Trucking for 6 months are eligible for participation in the retirement plan.

Eligibility for Voluntary - 125 Medical Reimbursement, Dependent Care Spending Account Programs, Life Insurance, Short Term Disability, Long Term Disability Benefits:

Regular full time employees who are scheduled to work at least 30 hours a week on a continuing basis are eligible to enroll in these benefits following the first of the month following the employees 60th day of service.

Medical Insurance:

Providence Health Plan

Customer Service: 1-800-878-4445

NurseLine: 1-800-700-0481

Website: www.providencehealthplan.com

Through Providence Health Plan, we offer a Preferred Provider Organization (PPO) Plan that lets the employee choose providers in the PPO network, or providers outside of the network. Our Plan is Option Advantage A.

Medical	PPO Network	Out-Of-Network
Lifetime Maximum Benefit	Unlimited	Unlimited
Calendar Yr. Deductible (Individual/Family)* *Refer to the HRA deductible reimbursement program below	\$5,000/\$10,000* *Refer to the HRA deductible reimbursement program below	\$10,000/\$20,000
Annual out-of-pocket maximum	\$6,350/Individual \$12,700/Family	\$12,700/Individual \$25,400/Family
	Preferred Provider	Non-Preferred Provider
Physician Office – Primary	\$25 copay	50% deductible does not apply
Urgent Care Visits	\$35 copay	50% after deductible met
Specialist Office Visits	\$35 copay	50% deductible does not apply
Preventative Care - periodic health exams	100%, deductible does not apply	50% deductible does not apply
Immunizations	100%, deductible does not apply	100%, deductible does not apply
Hospital Care/Inpatient stay	30% after deductible met	50% after deductible met
Emergency Room Services • Emergency Medical Conditions Only	\$250 copay copay waived if admitted	\$250 copay copay waived if admitted
Chiropractic/Acupuncture	\$25 copay	50% deductible does not apply
Prescription Drugs	In Pharmacy (31 day Supply)	Mail Order (90 day Supply)
Preferred Generic	\$10	\$20
Generic	\$15	\$30
Preferred Brand	\$45	\$90
Brand	\$75	\$150

Specialty Rx – 50% up to \$200 max per 31 day mail order supply

This is a **brief** summary of benefits. Please refer to the Providence Health Plan Member Booklet Summary Plan Descriptions for more detail.

Health Reimbursement Arrangement Program (HRA):

If you are enrolled in the Walsh group health plan, you are eligible for the HRA. This Program is funded by Walsh to reimburse the employee for a portion of qualified medical expenses incurred by you and your IRS tax dependents.

- Reimbursable expenses – covered healthcare expenses subject to only the in-network health plan deductible.
- Reimbursement – after you have incurred \$1,000 dollars of in-network deductible expense, you will be eligible to receive reimbursement up to \$4,000 to apply toward the total \$5,000 deductible for the remainder of the plan year. Reimbursement is limited to 2 covered individuals per family per plan year.

Dental Insurance:

Guardian Dental

Customer Service: 800-541-7846

Website: www.guardianAnytime.com

Through Guardian employees have the freedom to choose their own dentist.

Dental	All Employees and Eligible Dependents
Calendar year maximum, per member	\$1,500
Deductible per calendar year <ul style="list-style-type: none"> • Individual • Family 	\$25 \$75
Preventive* - Exams, Cleanings, etc <i>*Deductible waived for preventive</i>	100%
Basic – Fillings, Extractions, etc.	90%
Major – Crowns, Dentures, Bridges, etc	60%

This is a **brief** summary of benefits. Please refer to Guardian’s Summary Plan Description for more detail.

Vision Insurance:

VSP

Customer Service:800-877-7195

Website:www.vsp.com

Through VSP, employees have the freedom to choose their own eye care professional.

Vision	Preferred Provider	Non-Preferred Provider
Examination – once every 12 months	\$20 copay	Reimbursement up to \$45
Frames– once every 24 months	\$100 allowance	Reimbursement up to \$45
Lenses: * <ul style="list-style-type: none"> Single Bifocal (non-progressive) Trifocal & Lenticular 	\$20 copay \$20 copay \$20 copay	Reimbursement up to \$30 Reimbursement up to \$50 Reimbursement up to \$65
Contacts:*	\$130 allowance, 15% off over \$115	Reimbursement up to \$105
Lasik Vision Correction Procedures	15% off of retail price or 5% off promotional pricing	No benefit

* You can choose glasses (frames & lenses) or contacts – not both

This is a **brief** summary of benefits. Please refer to VSP’s Summary Plan Description for more detail.

Employer Contributions for Medical, Dental and Vision:

Walsh Trucking offers coverage for medical, dental and vision benefits for all eligible employees with employee only premium contribution at nominal rate per paycheck. Premiums are deducted out of each weekly paycheck:

PROVIDENCE - Medical Plan	GUARDIAN - Dental Plan	VSP - Vision Plan
EMPLOYEE ONLY \$ 18.98/wk	EMPLOYEE ONLY \$ 1.00/wk	EMPLOYEE ONLY \$0.00/wk
EMPLOYEE + Spouse \$147.37/wk	EMPLOYEE + Spouse \$ 8.51/wk	EMPLOYEE + Spouse \$0.75/wk
EMPLOYEE + Child(ren) \$114.06/wk	EMPLOYEE + Child(ren) \$ 9.20/wk	EMPLOYEE + Child(ren) \$0.79/wk
FAMILY \$223.85/wk	FAMILY \$16.70/wk	FAMILY \$2.04/wk

Flexible Spending Accounts (FSA) -Medical Reimbursement and/or Dependent Care

American Fidelity

Account Representative: Chad Clifton

1-800-654-8489 ext. 2499

Chad.Clifton@americanfidelity.com

Medical Reimbursement Plan:

A Medical Reimbursement Plan allows employees to pay for certain medical expenses not covered by health insurance with tax-free dollars, which in turn increases spendable income. Per Health Care Reform Act guidelines the maximum contribution limit for the 2019 plan year is \$2700. Our plan also allows for a maximum of \$500 to be carried over into a new plan year.

Dependent Care Reimbursement Plan:

Employees can use the Plan to pay for dependent care expenses for anyone who qualifies as a dependent under the IRS regulations:

- A child under the age of 13 for whom the employee or employee's spouse can claim a federal income tax exemption.
- A dependent of any age that is physically or mentally incapable of self-care and for whom the employee provide over half the support.

Maximum contribution amount for dependent care reimbursement during the plan year is \$5000.

Supplemental Insurance:

American Fidelity

Account Representative: Chad Clifton

1-800-654-8489 ext. 2499

Chad.Clifton@americanfidelity.com

American Fidelity offers supplemental insurance policies such as term life insurance, short-term disability & long term disability. Premium payment is through weekly payroll deduction. Coverages must be elected through American Fidelity. Please contact Human Resources for specific informational packets to learn more about what each of these plans offer.

RETIREMENT BENEFITS:

Employee Retirement Plan:

Principal

Participant Hotline: (800)547-7754

Website: www.principal.com

The Walsh Trucking Company LTD. 401(k) Retirement Salary Savings is available to all employees who are 18 years of age or older, and have completed 6 months of service.

Full details of the Walsh Trucking Company LTD. 401(k) Retirement Salary Savings can be found in the Plan Summary booklet, a copy of which may be obtained from the Human Resources Department.

Employee Contributions to the Plan:

Once enrolled in the plan, employee contributions are deducted from your paycheck before they are taxed. You are always 100% vested in your contributions. Walsh will match an additional \$.030 for every \$1.00 you contribute up to the first 4% of pay you save.

Employer Contributions to the Plan:

All contributions made by Walsh Trucking Co. LTD are discretionary and may change at any time.

VACATION, HOLIDAYS AND BEREAVEMENT:

Vacation:

After one full year of employment an employee becomes eligible for paid vacation. Vacation pay is only earned upon the anniversary date of hire for regular full time employees. The employee then has the remainder of the anniversary year to use it. The amount of vacation is calculated according to the following schedule:

<u>Vacation Credit Years</u>	<u>Vacation Time</u>
1 Year	One Week
2 Years	One Week + One Day
3 Years	One Week + Two Days
4 Years	One Week + Three Days
5 Years	Two Weeks
6 Years	Two Weeks + One Day
7 Years	Two Weeks + Two Days
8 Years	Two Weeks + Three Days
9 Years	Two Weeks + Four Days
10 Years	Three Weeks

Holidays:

Walsh Trucking Co. LTD observes the following holidays:

New Year's Day	Labor Day
Memorial Day	Thanksgiving
Independence Day	Christmas

When a regularly observed holiday falls on a Saturday, generally we observe it by taking the Friday before off. When the holiday falls on Sunday, we take the following Monday off. However, if the customers are working, employees may be expected to work on the actual or observed holiday. Your manager or dispatcher will inform you if you are required to work on the holiday. Those employees who are required to work on an actual holiday are paid time and a half for worked hours in addition to the holiday pay.

Bereavement Pay:

Full time employees who have been employed six months or longer will be granted an excused absence of one day paid bereavement leave in the event of a death in the immediate family (spouse, same-gender domestic partner, biological parent, custodial parent, non-custodial parent, adoptive parent, foster parent, step parent, parent in law, parent of same-gender domestic partner, grandparent, grandchild, a person whom the employee is or was a relationship of in loco parentis, biological, adopted, foster or step child of an employee or the child of an employee's same-gender domestic partner, sibling, brother-in-law, sister-in-law).

Walsh may request satisfactory proof that the absence was for the purpose of attending the funeral and /or making arrangements for such services.

Leave for the attendance at the funeral on non-immediate family members may be granted without pay. Determination will be made by your supervisor and Human Resources.

Note: This handout is intended to be an abbreviated summary of Walsh Trucking Co. LTD's benefit program. A complete explanation of each benefit, eligibility, and rules may be found in the respective Employee Handbook and in the Summary Plan Description documents for each plan.