



SUMMERS MANUFACTURING CO., INC.

Benefits Summary Full Time Hourly Employees

Health and Dental Insurance

Blue Cross Blue Shield of North Dakota

Summers Manufacturing Co., Inc. will pay 100% of the premium for your health and dental insurance (single health plan) after you have completed your 90 day introductory period. You may purchase family coverage for either health or dental. Premiums will be withheld before taxes.

Flexible Spending Accounts

Discovery Benefits

You may participate in either a Healthcare Reimbursement Account or a Dependent Care Reimbursement Account after completion of your 90 day introductory period. The maximum contribution for the healthcare account is \$3000 and \$5000 for the dependent care account.

Short-Term Disability Insurance

Summers Manufacturing Co., Inc. provides you with short-term disability insurance once you have completed your ninety (90) day introductory period. The short-term disability pays you 45% of your regular weekly salary for up to 13 weeks. Short-term disability begins on the first day of hospitalization or the seventh calendar day.

Life and Accidental Death and Dismemberment Insurance

Lincoln Mutual Life Insurance

Summers Manufacturing Co., Inc. provides you with life and AD&D insurance once you have completed your ninety (90) day introductory period. The life insurance coverage is equal to \$25,000.

Dependent Life Insurance

Lincoln Mutual Life Insurance

Summers Manufacturing Co., Inc. provides you with life insurance for the dependents you have listed for health insurance coverage, once you have completed your ninety (90) day introductory period. Dependent life insurance coverage is equal to \$5,000.00 for your spouse and \$500.00 to \$2,500.00 for each of your children, depending on their age(s).

Employee Stock Ownership Plan

Summers Manufacturing Company, Inc. provides an opportunity for all employees who meet eligibility requirements to participate in the ESOP plan. To become eligible for participation, you must complete 1000 hours of service during twelve consecutive months of employment. You must also be employed by Summers Mfg. Co., Inc. on September 30th of the plan year.

Voluntary Benefits

A variety of voluntary benefits are available for you to purchase through Noridian Insurance. Benefits include group term life insurance, supplement short-term disability, cancer care, hospital care, and accident plans.

Vacation Time

After you complete your introductory period, you earn vacation hours each month (retroactive to your date of hire) according to the following schedule:

Years of Service	Accrual Rate	Maximum Hours Per Year
Up to 1	.02 per hour worked	40 hours
Between 1 and 10	.04 per hour worked	80 hours
Between 10 and 20	.06 per hour worked	120 hours
Over 20 years	.08 per hour worked	160 hours

Upon completing your first year of employment, you may begin to use your vacation time. You will also be able to begin using vacation time as you accrue it.

Personal Time

After you complete your first six months of employment, you will be granted 8 hours of personal time. Upon each anniversary, you will receive an additional 16 hours of personal time.

Personal time is available to be used in case of illness, doctor's appointments, family events, or any other reason you may want to take time off

Holidays

Summers Manufacturing Co., Inc provides 8 paid holidays once you have completed your 90 day introductory period:

New Year's Day	Memorial Day
Independence Day	Labor Day
Veterans Day (for Veterans)	Thanksgiving Day
Friday after Thanksgiving	Christmas Day

Employee Assistance Plan

The Village Family Service Center

Summers Mfg. Co., Inc. offers an Employee Assistance Program (EAP) benefit for employees and their dependents. The EAP provides confidential assessment, referral and short-term counseling for employees or dependents that need or request it. The EAP is available to assist with such issues as stress, anger management, marital problems, conflict management, financial management and legal advice. Employees may contact the EAP 24 hours a day 7 days a week by phone.