

Summary of Benefits and Coverage

Lebco Industries, L.P. offers the following benefits to its full-time employees:

A full-time employee is considered any employee who is scheduled to work a minimum of 30 hours/work-week.

A part-time employee is considered any employee who is scheduled to work a maximum of 29 hours/work-week. No benefits will be offered to employees who are scheduled to work less than 30 hours in a work-week. The only exception is the 401(k) benefit.

Insurance

Lebco Industries, L.P. offers:

- **Medical Insurance** (BCBS PPO Base Plan MMB4, BCBS PPO Buy-up Plan MM45, HSA Medical Plan MMH10 + HSA Account)
- **Dental Insurance** (BCBS – BlueCare Dental)
- **Dental and Vision Insurance** (QCD of America)
- **Vision Insurance** (VSP)
- **Accident, Critical Illness, Whole Life, and Short Term Disability Insurance** (Colonial Life)

In addition to “Summary of Benefits and Coverage” document and plan(s) documents, consider as a resource www.insuranceisboring.com For username and password, contact your Plan Administrator.

Medical Insurance (BCBS PPO Base Plan MMB4, BCBS PPO Buy-up Plan MM45, HSA Medical Plan MMH10 + HSA Account)

Review “Summary of Benefits and Coverage” document (SBC) – Appendix 1, 2, and 3.

Appendix 1 – BCBS PPO Base Plan MMB4

Appendix 2 – BCBS PPO Buy-up Plan MM45

Appendix 3 – HSA Medical Plan MMH10 + HSA Account

Appendix 4 – BCBS MDLive Virtual Visits

Appendix 5 – BCBS Member Rewards Program

The Medical Programs offered through BCBS requires a payment of a monthly premium. Any new full-time employee may enroll in this program at the time of hire after the orientation and waiting period conditions are met. The company has a 30 day orientation period + a 60 day waiting period. Coverage will be offered on the first day of the month following this period, but not after day 120 from the date of hire. E.g. – for an employee hired on 01/08/18 his/her coverage will start on 05/01/18 (orientation period 01/08/18-02/06/18 + waiting period 02/07/18-04/07/18; on 05/01/18 the employee will be offered coverage; 05/01/18 is day 114 from the date of hire). Any current full-time employee may enroll in this program during annual open enrollment. The selection(s) may not be changed during the year unless the employee has a qualified change in family status as defined by the IRS. Any request for such change may be submitted in writing within 31 days of the qualifying event. For pricing information, review the enrollment form provided by the Manager or HR/Payroll Representative.

Please consider as a resource these options/services offered by BCBS – BCBS MDLive Virtual Visits and BCBS Member Rewards Program. BCBS MDLive Virtual Visits provides virtual visits/access to a board-certified doctor 24 hours a day/7days a week. BCBS Member Rewards Program helps employees to identify cost-effective options and helps achieve measurable savings by offering a cash reward when a low-cost provider location is selected from several possibilities.

BCBS website is <https://www.bcbstx.com> Their phone number is 1-800-521-2227. Contact person is Jami Weinman – ph#214-443-1400x203 and e-mail address jami@insuranceisboring.com

Dental Insurance (BCBS and QCD of America)

BCBS

The BlueCare Dental Program offered through BCBS requires a payment of a monthly premium. Any new full-time employee may enroll in this program at the time of hire after the orientation and waiting period conditions are met. The company has a 30 day orientation period + a 60 day waiting period. Coverage will be offered on the first day of the month following this period, but not after day 120 from the date of hire. E.g. – for an employee hired on 01/08/18 his/her coverage will start on 05/01/18 (orientation period 01/08/18-02/06/18 + waiting period 02/07/18-04/07/18; on 05/01/18 the employee will be offered coverage; 05/01/18 is day 114 from the date of hire). Any current full-time employee may enroll in this program during annual open enrollment. The selections may not be changed during the year unless the employee has a qualified change in family status as defined by the IRS. Any request for such change may be submitted in writing within 31 days of the qualifying event.

This plan provides a \$3,000 per year maximum benefit.

Lebco Industries, Inc. - DENTAL BENEFITS AT A GLANCE	
PLAN FEATURES	PPO PLAN
Annual Deductible (waived for preventive services)	
Individual	\$25
Family	\$75
Annual Benefit Maximum	
Per Individual	\$3,000
Type A - Preventive Services	100%
Type B - Basic Restorative	80%
Type C - Major Restorative	50%
Ortho for children under the age of 19	50% - \$2,000 max

DENTAL PREMIUMS

Coverage	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
Monthly	\$45.33	\$90.67	\$116.25	\$177.90

BCBS website is <https://www.bcbstx.com> Their phone number is 1-800-521-2227. Contact person is Jami Weinman – ph#214-443-1400x203 and e-mail address jami@insuranceisboring.com

Prices are valid for the calendar year of 2018. For 2019 new conditions may apply.

QCD of America

The Dental Program offered through QCD of America is a dental discount program and requires a payment of a monthly premium. Any new full-time employee may enroll in this program at the time of hire after the orientation and waiting period conditions are met. The company has a 30 day orientation period + a 60 day waiting period. Coverage will be offered on the first day of the month following this period, but not after day 120 from the date of hire. E.g. – for an employee hired on 01/08/18 his/her coverage will start on 05/01/18 (orientation period 01/08/18-02/06/18 + waiting period 02/07/18-04/07/18; on 05/01/18 the employee will be offered coverage; 05/01/18 is day 114 from the date of hire). Any current full-time employee may enroll in this program during annual open enrollment. The selections may not be changed during the year unless the employee has a qualified change in family status as defined by the IRS. Any request for such change may be submitted in writing within 31 days of the qualifying event.

QCD of America website is <http://www.qcdofamerica.com/lebco/> Their phone number is 1-800-229-0304. Contact person is Liz Foreman – ph#1-800-229-0304x170 and e-mail address lforeman@qcdofamerica.com

The Vision Benefit Program offered through QCD of America is a vision care discount program. The program provides discounts for vision care services. Any new and existent full-time employee will benefit from this program as long as the employee elects to participate in the QCD of America dental program.

DENTAL PREMIUMS

Coverage	Employee Only	Employee and One Dependent	Employee and the Entire Household
Monthly	\$0.00	\$10.00	\$14.00

Prices are valid for the calendar year of 2018. For 2019 new conditions may apply.

Vision Insurance (VSP)

The Vision Program offered through VSP requires a payment of a monthly premium. Any new full-time employee may enroll in this program at the time of hire after the orientation and waiting period conditions are met. The company has a 30 day orientation period + a 60 day waiting period. Coverage will be offered on the first day of the month following this period, but not after day 120 from the date of hire. E.g. – for an employee hired on 01/08/18 his/her coverage will start on 05/01/18 (orientation period 01/08/18-02/06/18 + waiting period 02/07/18-04/07/18; on 05/01/18 the employee will be offered coverage; 05/01/18 is day 114 from the date of hire). Any current full-time employee may enroll in this program during annual open enrollment. The selections may not be changed during the year unless the employee has a qualified change in family status as defined by the IRS. Any request for such change may be submitted in writing within 31 days of the qualifying event.

VSP website is <https://www.vsp.com/> Their phone number is 1-800-877-7195. Contact person is Jami Weinman – ph.#214-443-1400x203 and e-mail address jami@insuranceisboring.com

VISION PREMIUMS

Coverage	Employee	Employee and Spouse	Employee & Child(ren)	Employee & Family
Monthly	\$8.41	\$13.45	\$13.73	\$22.14

Prices are valid for the calendar year of 2018. For 2019 new conditions may apply.

Accident, Critical Illness, Whole Life, and Short Term Disability Insurance (Colonial Life)

All insurance options offered through Colonial Life require a payment of a monthly premium. Any new full-time employee may enroll with Colonial Life at the time of hire after the orientation and waiting period conditions are met. The company has a 30 day orientation period + a 60 day waiting period. Coverage will be offered on the first day of the month following this period, but not after day 120 from the date of hire. E.g. – for an employee hired on 01/08/18 his/her coverage will start on 05/01/18 (orientation period 01/08/18-02/06/18 + waiting period 02/07/18-04/07/18; on 05/01/18 the employee will be offered coverage; 05/01/18 is day 114 from the date of hire). Any current full-time employee may enroll with Colonial Life during annual open enrollment. Any new full-time employee can purchase Accident Insurance and pay for it with pre-tax dollars if the new employee will submit his/her enrollment form no later than the terms listed above. The pre-tax Accident selection may not be changed during the year unless the employee has a qualified change in family status as defined by the IRS. Any request for such change may be submitted in writing within 31 days of the qualifying event. Any existing full-time employee can purchase all benefits at anytime during the year, but the employee will be required to pay for it with post-tax dollars if it is outside of the open enrollment period.

ColonialLife website is <http://www.coloniallife.com/> Their phone number is 972-668-2408. Contact person is Kim Conley – ph#972-668-2408x201 and e-mail address kimconley@colonialntx.com

ACCIDENT INSURANCE PREMIUMS

Coverage	Employee Only	Spouse Only	Employee + Spouse	One-Parent Family	Two-Parent Family
Monthly	\$18.00	\$18.00	\$24.00	\$30.00	36.00

CRITICAL ILLNESS (\$10,000 benefit – Cancer, Heart Attack, Stroke, Transplant, Renal Failure)

Coverage	Age	Non-Tobacco User		Tobacco User	
		Employee	Employee + Spouse	Employee	Employee + Spouse
Monthly	17-24	\$6.25	\$9.50	\$7.95	\$12.20
Monthly	25-29	\$8.25	\$12.60	\$11.25	\$17.30
Monthly	30-34	\$10.35	\$15.80	\$15.35	\$23.60
Monthly	35-39	\$13.45	\$20.60	\$20.25	\$31.10
Monthly	40-44	\$16.15	\$24.70	\$25.35	\$39.00

Monthly	45-49	\$21.05	\$32.40	\$32.55	\$50.10
Monthly	50-54	\$29.15	\$44.80	\$44.25	\$68.00
Monthly	55-59	\$35.85	\$55.10	\$56.25	\$86.40
Monthly	60-64	\$47.45	\$72.90	\$71.75	\$110.20
Monthly	65-70	\$56.35	\$86.60	\$86.05	\$132.20

WHOLE LIFE INSURANCE PREMIUMS

Coverage	Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
Monthly	40NS	\$16.67	\$37.17	\$71.33	\$96.93	\$128.24
Monthly	50NS	\$25.31	\$58.77	\$114.54	\$154.31	\$204.74
Monthly	60NS	\$43.48	\$104.20	\$205.41	\$246.12	\$327.15

SHORT-TERM DISABILITY INSURANCE PREMIUMS

Coverage	Age	\$1000 Monthly Benefit	\$1500 Monthly Benefit	\$2000 Monthly Benefit
Monthly	17-49	\$30.50	\$45.75	\$61.00
Monthly	50-69	\$37.00	\$55.50	\$74.00

Prices are valid for the calendar year of 2018. For 2019 new conditions may apply.

401(k) (Brinker Capital Holdings, Inc.)

As an employee of Lebco Industries, L.P. you may participate in the 401(k) plan, once you have met the eligibility requirements. To be eligible to make a salary deferral contribution you must have attained age 21 and completed 1 year of service. This requirement is not satisfied until the last day of the 12 month period. An employee will earn a year of service for eligibility purposes if he/she is credited with 1000 hours. The “eligibility computation period” is the 12 month period that begins with the date the employee was hired. The plan is administered through Brinker Capital Holdings, Inc. and is coordinated, so that the contributions made will come out of the employee’s paycheck each payroll period. In electing to participate, the amount that the employee specifies will be deducted from the employee’s check and deposited into the retirement account. The group does not have an enrollment period. Any employee may set aside up to 80% of his/her pay. The IRS limits the maximum amounts that can be contributed on a pre-tax or after-tax salary deferral basis. For 2018, that limit is \$18,500. If an employee is age 50 or older, the employee will be able to contribute in excess of this limit. For 2018, that limit is \$6,000. All funds are 100% vested. The employer has a contribution of 0% matching amount. The above terms are effective beginning January 1st, 2018.

When an employee becomes eligible for the 401(k) benefit, Brinker Capital Holdings, Inc. will notify the employer and the company will notify the employee via e-mail. If the employee would like to proceed with enrollment, he/she needs to go on-line or call Brinker Capital Holdings, Inc. to start this process (www.WebAccountLink.com; 1-888-621-5491; contact person is Jimmy Averitt (Seidman Private Advisors) – ph#214-953-0576 and e-mail address javeritt@seidmanpa.com) after asking the Office Manager/Store Manager to provide him/her with a 401(k) benefit packet. All forms may be completed on-line or by phone once the employee starts the enrollment process. The only form that has to be submitted to Lebco Industries, L.P. is the Beneficiary Designation Form.

For more information regarding the terms of the plan, please refer to the Summary Plan Description for Lebco Industries, L.P. 401(k) Profit Sharing Plan document.