

PAID LEAVE

Flint EMC will provide employees paid time away from work for the purpose of vacation, illness or handling personal business. Leave accrual begins the first pay period of employment; however, there will be no payment for unused leave if an employee is dismissed during his/her probation period. Accrual rate is listed in the table below:

	Annual Accrual	Pay Accrual
First 5 years	13.4 days (107 hours)	4.11
5 Years	18 days (144 hours)	5.54
10 Years	22 days (176 hours)	6.77
15 Years	26 days (208 hours)	8.00
20 Years	31 days (248 hours)	9.54
Maximum Accrual: 680 Hours		

In January of each year, Flint EMC will pay the employee for the number of hours exceeding 680 in each employee's paid leave account as of the last pay period in December. At this same time, employees with more than ten years of service whose account does not exceed 680 hours may opt to take 80 hours paid leave in cash.

Employees hired from another rural electric system will be given credit for his/her longevity.

HOLIDAYS

Effective immediately, full time employees are eligible for nine authorized holidays per year: New Year's Day, Martin Luther King Day, Good Friday, Memorial Day (last Monday in May), Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Day.

DEPENDENT LIFE INSURANCE

Dependent coverage for a spouse is available at a cost based on age. Dependent coverage for child/children is available for \$1.00 a month for \$10,000 coverage per child.

BASIC LIFE INSURANCE

At no cost to the employee, Flint EMC provides life insurance in the amount of two times annual base salary effective on the first day of employment. Employees may opt up coverage by paying difference in premiums.

HOSPITALIZATION INSURANCE

Insurance is available to full time employees after three months of employment. The employees pay \$1.00 per month for single coverage and 50% towards dependent coverage. Flint pays the remainder of the premium. Flint will pay \$10 per year of service towards retiree insurance premium with a minimum of five years of service and a cap of \$300. This does not include dependent coverage. Open enrollment is in May.

The medical PPO through Blue Cross Blue Shield is an 80% in-network and 60% out-of-network plan, \$1,000 employee deductible, \$2,000 family deductible, \$40 co-pay for office visits, \$2,000 individual and \$4,000 out-of-pocket expenses. Prescription Drug Card: \$15, \$30, and \$60. Mail order pharmacy is \$60.

\$1,000 Deductible Employee Monthly Cost	PPO	PPO, Vision and Dental
Single Coverage	\$1.00	\$3.00
Employee plus one	\$195.06	\$210.64
Employee plus 2 or more	\$342.17	\$379.89

A Point of Service plan through Blue Cross Blue Shield is offered as an optional plan.

\$1000 Deductible (optional) Employee Monthly Cost	POS	POS, Vision and Dental
Single Coverage	\$1.00	\$3.00
Employee plus one	\$171.54	\$187.12
Employee plus 2 or more	\$300.92	\$338.64

DENTAL INSURANCE

After 90 days of employment, employee may purchase individual and family dental insurance through Blue Cross Blue Shield with Flint paying 50% of dependent coverage. Individual coverage costs \$1.00 per month. Employee plus one costs \$12.36 per month and employee plus two or more costs \$31.34 per month. Plan pays 100% reasonable and customary preventive care; pays 80% basic and major services after \$50 deductible; pays 50% up to \$2,000/child/lifetime for orthodontics.

VISION INSURANCE

After 90 days of employment, employee may purchase vision insurance through EyeMed Vision Care. Plan includes \$10 co-pay for annual exam, \$10 co-pay for basic lenses, discount prices for frames and contact lens. Cost to employee is \$1.00 per month, employee plus one is \$3.22 per month and employee plus two or more is \$6.38 per month.

SUPPLEMENTAL LIFE INSURANCE (NRECA)

Employees may purchase individual and family coverage.

SUPPLEMENTAL INSURANCE (AFLAC & COLONIAL)

Payroll deduction is available for employees wishing to purchase additional accidental and Cancer insurance through Colonial and AFLAC.

SHORT-TERM DISABILITY (A&S BENEFITS)

At no cost to the employee, short term disability coverage is provided after 90 days of employment. Coverage pays 66 2/3% of weekly earnings (\$1,000 maximum) to employee unable to work (not related to Worker's Comp), beginning 8th consecutive day for a maximum of 13 weeks. Coordinates with paid leave.

LONG TERM DISABILITY

LTD coverage pays 66 2/3% of monthly base salary, up to \$8,000/month and not less than \$65/month after 13 weeks of total disability. Participation is voluntary and is effective 90 days after employment. Flint and the employee equally share in paying the premium. Coordinates with paid leave and Worker's Comp.

WORKER'S COMPENSATION

Flint EMC provides Worker's Comp Insurance to cover on-the-job accidents as per State statute. Coordinates with paid leave and long-term disability.

RETIREMENT

At no cost to the employee, employees are eligible to participate in the Retirement and Security (R&S) Program following one year of employment. Normal retirement age is 62. Formula for determining the R&S benefit annuity is the number of years of participation, multiplied by the average of the five

highest salaries during the last ten years of employment, then multiplied by Flint's benefit rate during the course of employment (Currently 2%). In case of death of an employee prior to retirement, beneficiary would receive 100% of benefits available at time of death. Flint currently contributes 20.16% of employee's annual salary towards this benefit.

401(K) PLAN

After completing three months of employment, employees are eligible to participate in the 401(K) plan. Employee contributions are subject to IRS limitations, which is currently \$16,500 for employee. Employees over 50 years of age may contribute an additional \$5,500 as provided for in the catch-up law passed January 1, 2002.

SERVICE AWARDS

Service awards are presented to employees at five-year increments. Recipients are recognized by their supervisors at a meeting of the Board of the Directors. Employees are awarded a service pin and a taxable monetary gift of \$50 per year for every five years of continuous service or a personalized gift not to exceed the dollar value of the monetary gift.

UNIFORM PROGRAM / LOGO SHIRTS

Refer to Uniform Policy #E-715.

Logo Shirts: Flint will pay 50% of the cost of two logo shirts per year for employees in the uniform program. Those not in the uniform program can purchase up to five logo shirts per year at half-cost with Flint paying the remainder.

SAFETY INCENTIVE PROGRAM

Employees who work one full calendar year (January through December) without having an avoidable accident will be awarded an incentive award. Outside employees receive \$50 and inside employees \$30. Upon completion of four consecutive years without an avoidable accident, employee may opt for double award or day off to be taken during the first quarter.

CREDIT UNION

Membership in the Flint Federal Credit Union is available to all employees and their dependents.

FUNERAL LEAVE

Upon death of an immediate family member, employee may be given three days off with pay.

CAFETERIA PLAN

Eligible insurance premiums are automatically deducted from salary before taxes, reducing taxable income and increasing take-home pay.

FLEXIBLE SPENDING ACCOUNT PLAN

At no cost to the employee, flexible spending accounts allow employees to deposit pre-tax dollars through payroll deduction into special accounts to cover costs of non-reimbursed medical expenses and dependent care expenses. Annual maximum limit on medical expenses is \$5,000. For dependent care, annual maximum is \$2,500 for single taxpayer and \$5,000 if married and filing a joint return.

OTHER BENEFITS INCLUDE THE FOLLOWING

Social activities, jury duty, coffee breaks, internal training programs, wellness programs and in-house fitness room, complimentary Gatorade, etc.

FLINT EMC EMPLOYEE BENEFITS AVERAGE 53% OF REGULAR EARNINGS.

For additional details, see Policy Manual.

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Flint EMC

Employee Benefits At-A-Glance

*An Equal Opportunity Employer
and Drug-Free Workplace*