

MY LEAVE (Personal 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 rates are listed in the table below (*employees hired from another rural electric system will be given credit for his/her longevity*):

	Annual Accrual	Accrual per pay period
First 5 yrs	15 days (120 hrs)	4.61 hrs
5 Years	18 days (144 hrs)	5.54 hrs
10 Years	22 days (176 hrs)	6.77 hrs
15 Years	26 days (208 hrs)	8.00 hrs
20 Years	31 days (248 hrs)	9.54 hrs
Maximum Accrual: 680 Hours		

In January of each year, Flint EMC will pay 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. Other options are available for employees with leave in excess of 200 hours.

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, Christmas Day, and "Family-Eight" (floating holiday).

DEPENDENT LIFE INSURANCE

Dependent life insurance coverage for a spouse is available at a cost based on age. Dependent coverage for child/children is available for \$1.00 per 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

Medical insurance is available to full-time employees upon hire. If enrolled in Flint's medical group plan, employees pay \$1.00 per month for single coverage and 25% 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.

Flint's primary medical plan is **United Healthcare Choice Plus Network (administered through NRECA)**. Open enrollment is in November. See below for details.

IN NETWORK:

Deductibles - \$2,500 employee / \$7,500 family

*HRA - \$1,500/Individual; \$4,500/Family

Office visit - \$40 co-pay

Coinsurance – 100% after deductible

Lifetime maximum unlimited

Generic prescription drugs free at CVS Pharmacy, Walmart, and other approved pharmacies. Mail order maintenance drugs available

Employee (Primary Plan)	Monthly Medical Costs
Employee only	\$1.00
Employee plus spouse	\$149.44
Employee plus child/children	\$109.43
Family	\$277.05

*Health Reimbursement Arrangement

Flint provides a company-paid Health Reimbursement Arrangement (HRA) up to \$1,500 per participant on the health plan, up to \$4,500 for family. The participant must satisfy the first \$1,000 and then the medical provider automatically pays the remaining deductible. The annual deductible is based on calendar year (January through December).

Note: Tobacco-user rates are an additional \$40 per month to the above and below rates.

DENTAL INSURANCE

Employees may purchase individual and family dental insurance through NRECA with Flint paying 50% of dependent coverage. For individual coverage the employee pays \$1.00 per month; employee plus spouse is \$16.58 per month; employee plus child/children is \$27.78 per month, and family is \$42.33 per month. The Enhanced Plus Dental Plan allows you to visit any dental provider. Discounts are available from providers in the Connection Dental PPO Network. The Plan pays 100% for preventive services (x-rays, cleanings); 100% for basic services (fillings, root canals) after satisfying the \$50 annual deductible; and 80% for major services such as bridgework, full or partial dentures, crowns, etc. (Note: if using a dental provider that is not in network, the percentages paid for services will be not be the same as in network.) Calendar year maximum for dental is \$1,500 and orthodontic lifetime maximum for children is \$2,000.

VISION INSURANCE

Employees may purchase vision insurance through NRECA. 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 spouse is \$5.35 per month and employee plus child/children is \$6.09 per month, and family is \$12.94 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 upon 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 upon 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 65. 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.

401(K) PLAN

Flint will contribute 1.5% of regular earnings bi-weekly into an employee's 401k account following a 30-day elimination period. Employee contributions are also allowed following one month of service. All 401k contributions are subject to IRS limitations.

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.

UNIFORM PROGRAM / LOGO SHIRTS

For uniforms refer to Uniform Policy #E-715.
Logo Shirts/Jackets: For full-time employees who have completed 90 days of employment, the company will pay up to \$35 towards the purchase of logo

shirts/jackets if in the uniform program & \$85 for those not in uniform program.

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 \$2,500. For dependent care, annual maximum is \$2,500 for single taxpayer and \$5,000 if married and filing a joint return. Amounts subject to change based on IRS regulations.

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
56% OF REGULAR EARNINGS.**

Revised January 2018

Flint EMC

Employee Benefits At-A-Glance

Flint Energies

- *Equal Opportunity Employer*
- *Drug-Free Workplace*