



# Benefits Guide

U.S. VERSION

Greene Tweed believes that talent is the key to driving our strategy of product differentiated solutions and to creating success as an organization.

In recognition of this, the Greene Tweed Total Rewards program provides a comprehensive and competitive package of compensation, benefits, and career development programs designed to make Greene Tweed a preferred employer. An important part of our rewards package is the Greene Tweed Benefits Program, which offers you and your family security, choice, and flexibility.

This benefits guide provides you with an overview of the Greene Tweed Benefits Program. Here's a summary of the benefits available to you:

## Who Is Eligible?

If you are a full-time employee who is regularly scheduled to work a minimum of 30 hours per week, you are eligible to participate in the Greene Tweed Benefits Program. Eligibility for most benefits begins on your date of hire except where noted.

## Eligible Dependents

Included are your legal spouse, unmarried children to age 26, and disabled children (if disabled before age 26).

## Medical and Prescription Coverage

For many people, medical coverage is the most important component of the Greene Tweed Benefits Program. We understand medical coverage is critical, and because different people have different needs, the company offers two Aetna medical options: Aetna High Deductible Plan with a Health Savings Account (HSA) and the Aetna Choice Point-of-Service (POS II) Plan. Eligibility for both plans begins on an employee's date of hire. Both plans provide routine physicals and preventive care coverage for adults and children with no copay.

Prescription drug coverage, provided through CVS Caremark, is included at no additional cost to you with both medical plans. (see chart on next page)

MEDICAL PLAN COMPARISON		
	Aetna High Deductible Plan	Aetna POS II Plan
Preventive Care (in-network) covered at 100 %	Yes	Yes
Telemedicine	Yes	Yes
Health Savings Account (HSA)	Yes	No
Can use Aetna network or non-network providers	Yes, though you receive higher coverage when you use network provider	Yes, though you receive higher coverage when you use network provider

Both Aetna plan options offer comprehensive medical coverage when you need it. However, there are important differences from plan to plan.

### Health Savings Account (HSA)

A health savings account is a tax-advantaged medical savings account available if enrolled in the Aetna High-Deductible plan. You can set aside money on a pre-tax basis to pay for eligible expenses. HSA funds roll over year to year if you don't spend them. To help pay for eligible expenses, Greene Tweed also contributes towards active employees' Health Savings Accounts, based on level of coverage.

### Flexible Spending Program

Reimbursement accounts save you money on eligible health care and dependent daycare expenses by paying for these expenses with pre-tax dollars (if they are not reimbursed or covered by another plan).

### Dental Coverage

You have your choice of two dental plans. Both plans are provided through Aetna and pay 100% for preventive and diagnostic dental services, with no deductible. Both plans offer a high level of benefits and give you the opportunity to see any dentist you choose.

### Vision Coverage

You have the option to purchase vision coverage, provided through the Vision Service Plan (VSP).



## Disability Benefits

Greene Tweed provides you with income protection if you experience a qualifying short-term or long-term disability at no cost to you. You also have the option to purchase additional supplemental long-term disability coverage.

**Here's how it works:**

BENEFIT	SUMMARY
Short-Term Disability	<ul style="list-style-type: none"> <li>Provides up to 26 weeks of coverage</li> <li>7 day unpaid elimination period</li> <li>This benefit pays 100% of your base salary for a maximum of 13 weeks, and 75% of your base salary for any remaining weeks.</li> </ul>
Basic Long-Term Disability (LTD)	<ul style="list-style-type: none"> <li>If you experience a qualifying long term disability, basic LTD pays a benefit equal to 50% of your base salary, up to \$15,000 per month</li> </ul>
Supplemental Long-Term Disability (LTD)	<ul style="list-style-type: none"> <li>You have the option to purchase additional LTD coverage to increase the monthly benefit amount you will receive to 66 2/3% (if you experience a qualifying event) of base pay up to \$20,000 per month</li> </ul>

## Life and AD&D Insurance

You automatically receive Basic Life and AD&D (Accidental Life and Dismemberment) Insurance coverage paid in full by Greene Tweed. You also have the option to purchase supplemental coverage for you and your dependents.

BENEFIT	SUMMARY
Basic Life Insurance	<ul style="list-style-type: none"> <li>Provided automatically at no cost to you</li> <li>Provides two times your annual salary rounded to the nearest thousand</li> </ul>
Basic AD&D Insurance	<ul style="list-style-type: none"> <li>Provided automatically at no cost to you</li> <li>Provides coverage equal to your Basic Life coverage in the event of accidental death, and a portion of this benefit in the case you are seriously injured in an accident</li> </ul>
Supplemental Life Insurance	<ul style="list-style-type: none"> <li>You have the option to purchase additional coverage at your cost</li> <li>You choose from \$10,000 to \$500,000 and pay through payroll deduction</li> <li>If you increase your coverage by more than one level (e.g., from \$10K to \$25K) or elect any amount over \$150,000, evidence of insurability (EOI) will be required</li> <li>Cost is based on your age and the amount of coverage you elect</li> </ul>
Dependent Life Insurance	<ul style="list-style-type: none"> <li>You also have the option of purchasing additional dependent coverage</li> <li>Dependent Life provides coverage for your spouse at one half of your basic life insurance amount up to a maximum of \$250,000; EOI is required for benefit amounts over \$50,000 and each dependent child (up to age 26) covered up to \$5,000 for each dependent</li> </ul>

## Employee Assistance Program (EAP)

The EAP offers you confidential help with a wide variety of personal and work concerns, such as stress, parenting, substance abuse, financial, relationship, and family issues.

## 401(k) Savings and Investment Plan

The 401(k) Plan gives you the opportunity to contribute from 1% to 60% of your pay as pre-tax and/or Roth 401(k) after-tax contributions up to the annual IRS limit each calendar year.

Greene Tweed will match 100% of the first 6% of pay you contribute to the plan each payroll period. You must contribute a minimum of 6% to receive the full company match.

## Paid Time Off (PTO)

Greene Tweed provides you with paid time off (PTO) to use as you wish. The amount of PTO you receive varies from 15 to 30 days, based on years of service and job band. PTO will be earned on a monthly basis (i.e., 1/12 per month) in the current PTO plan year, and employees have the opportunity to “borrow” from their annual entitlement.

## Educational Assistance Program

The Greene Tweed Educational Assistance program provides reimbursement for eligible educational expenses. Coursework must improve current job skills or prepare the employee to assume greater responsibilities within the company. Classes must be offered through an accredited institution. Maximum reimbursement is \$10,000.00 per calendar year.

## Other Benefits

Greene Tweed also provides other voluntary benefits to eligible employees, including Accident Insurance, Hospital Indemnity Insurance and Whole Life Insurance with Long-Term Care (LTC) Coverage.

In addition to PTO, employees are also entitled to eleven (11) paid holidays as follows:

### New Year's Day

### President's Day

(3rd Monday in February)

### Good Friday

### Memorial Day

(last Monday in May)

### Independence Day

### Labor Day

(1st Monday in September)

### Thanksgiving

(4th Thursday in November)

### Friday after Thanksgiving

(November—as stated)

### Day Before Christmas

### Christmas

### Floating Holiday

(typically used during winter closure)

THE GREENE TWEED TOTAL REWARDS PROGRAM PROVIDES A COMPREHENSIVE AND COMPETITIVE PACKAGE OF COMPENSATION, BENEFITS, AND CAREER DEVELOPMENT PROGRAMS DESIGNED TO MAKE GREENE TWEED A PREFERRED EMPLOYER.