

Nouria Energy Benefits

Health and Dental Insurance

Exempt employees become eligible effective 30 days after your date of hire. Non-exempt employees become eligible effective 90 days after your date of hire. We currently offer two medical options. A Blue Cross Blue Shield HMO Blue New England \$2000 Hospital Choice Plan and an Access Blue New England Basic Saver II Plan. . Currently employees are responsible for paying 50% of the cost for both Medical Plans, and 100% for the Dental Plan, which is Ameritas.

The Company's Medical Plans are subject to the PPACA. All employees classified by the Company as full-time are eligible to participate in the Company sponsored medical plans. Employees working an average of 130 hours a month are also eligible to participate in the plan. All new employees that are expected to work an average of 130 hours a month are eligible to participate in the plan after they have satisfied the orientation and waiting periods described above. These new employees will continue to be eligible to participate in the medical plans if they work 130 hours a month. Once the employee becomes an ongoing employee, the employee's eligibility will be determined under the look back measurement period.

Section 125

Currently, Nouria Energy requires all health and/or dental insurance participants to have a portion of their paycheck withheld to pay for their share of the premium costs. Under this plan, you may elect to have that portion of your salary deducted from your pay on a pre-tax basis, thereby avoiding federal, state, and social security taxes on that amount.

Short Term/Long Term Disability

All exempt regular full-time employees who have completed their first thirty (30) days of employment are eligible for coverage under the Company's Short-Term Disability ("STD") and Long-Term Disability ("LTD") insurance programs. The Company provides STD and LTD coverage to protect the employee's income when he/she is unable to work due to illness or injury; the maximum benefit period of 13 weeks for STD, and LTD covers after the expiration of the STD benefits period. Please refer to the Summary Plan Description or consult the Human Resources Department for details about this benefits program. The Company will pay 50% of the short and long term disability plans.

Life Insurance

The Company will provide all exempt regular full time employees who have completed their first (30) days of employment a one-time your salary benefit for life insurance. Please refer to the applicable Summary Plan Description or consult the Human Resource Department for details about this benefit.

Supplemental Insurance

Supplemental insurance can be purchased through Colonial Life. You may purchase accident insurance at group rates, which will cover yourself or any family member. If interested, please call Human Resources.

Flexible Spending Plan

As part of our benefit package, we have added a Flexible Spending Plan. An employee is eligible based on status. This plan allows employees to put aside up to \$2,550.00 pre-tax a calendar year for any medical/dental bills that you may incur out of pocket. For example, you may use it for eye glasses, braces, deductibles for medical and dental. There is a list on the summary

plan description. There is also a child care plan offered which will allow an employee to put away up to \$5,000 for certified child care.

Direct Deposit

All employees have the option to choose up to three direct deposits to any financial institution. There is no cost to the employee. Employees may open or change a direct deposit account by completing a direct deposit form and submit it to Human Resources.

Our payroll company, Evolution, takes approximately two payroll periods to prenote direct deposit accounts.

401k Plan

The 401 (k) plan gives you the opportunity to set aside and invest a percentage of your pay on a pre-tax basis. You are eligible to participate in this program ninety (90) days after your date of hire, and are 21 years of age or older. The employer match will commence after one year of employment. Please refer to the applicable Summary Plan Description or consult the Human Resources Department for details about this benefit program.

Holidays

Holidays observed are New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas, and one floating holiday.

Vacation

Vacation time off with pay is available to eligible employees to provide opportunities for rest, relaxation, and personal pursuits. Employees who have completed one (1) year of employment with the Company are eligible to earn paid vacation time. Employees in the following employment classifications are eligible to earn and use vacation time as described in this policy:

Regular Full Time Exempt Employees*

<u>Years of Employment</u>	<u>Paid Vacation</u>
Entering 2 nd Year	10 Days or 80 hours
Entering 5 th Year	12 Days or 96 hours
Entering 10 th Year	15 Days or 120 hours
Entering 15 th Year	20 Days or 160 hours

*Unused vacation days cannot be carried forward from year to year.

Sick Pay

If you are an exempt employee who is eligible for benefits and is absent because of illness or disability, you are eligible to continue to receive your normal wages or salary during the first five (5) days of absence.

If you are a non-exempt full and part time employee, and reside in MA, you are eligible to accrue up to 40 hours of sick pay each year.