

SUMMARY OF BENEFITS

(All U.S. except Hawaii)



BENEFIT PLAN & PROVIDER	EFFECTIVE DATE	BENEFIT LEVEL	SPECIAL INFORMATION	COST TO YOU
MEDICAL PLAN UMR	1st day of the month following start date for Full-time employees	PPO Plan: See Summary Plan Description for specific details Provider Networks: <ul style="list-style-type: none"> BeechStreet (Alaska) (beechstreet.com) UHC Choice Plus (All other states) (umr.com > search providers > medical > UHC Choice Plus) 	Annual In-Network Deductible: <ul style="list-style-type: none"> \$250/individual \$500/family For more information go to www.umar.com	Health Premiums (Medical, Dental, Prescription & Vision): <ul style="list-style-type: none"> Employee: \$25/month Employee & Spouse: \$90/month Employee & Child(ren): \$70/month Family: \$145/month
DENTAL PLAN UMR	1st day of the month following start date for Full-time employees	Preventive paid at 100% of eligible charges (2 preventive exams per calendar year). Basic paid at 80% of eligible charges. Major paid at 50% of eligible charges. Orthodontia paid at 50% (\$1,500 lifetime maximum benefit for dependents age 18 and under) Basic and Major benefits subject to \$50 ind/\$150 family deductible per year. Annual maximum benefit of \$1,500 per person	Percentage of coverage is the same for all dentists; however some dentists may pass on charges above usual & customary amounts to the member	Cost included in Medical Plan (see above)
PRESCRIPTION DRUG Express Scripts, Inc.	1st day of the month following start date for Full-time employees	Up to 30 day supply after \$50 (per family member - retail only) Deductible: <ul style="list-style-type: none"> Generic: \$5 Preferred: \$20 Non-preferred: \$35 	Up to 90 day supply available through mail order for cost of two copays and no deductible. For more information go to: www.express-scripts.com	Cost included in Medical Plan (see above)
VISION PLAN Eye Med	1st day of the month following start date for Full-time employees	Eye Exam and allowance towards Contacts, and Eyeglasses	For more information go to www.eyemed.com	Cost included in Medical Plan (see above)
FLEXIBLE SPENDING ACCOUNTS UMR	1st day of the month following start date	Dependent Care: maximum of \$5,000 Health Care: maximum of \$2,650	Available to Full-time and Part-time employees. Debit card provided. www.umar.com	Employees have deductions taken on a pre-tax basis.
LIFE INSURANCE AND AD&D Cigna	1st day of the month following start date for Full-time employees	Life insurance provided at 1.5 times your annual salary. Up to a maximum of \$500K per year. Accidental Death and Dismemberment coverage also provided	Voluntary Life Insurance may be purchased in addition to this policy	None. Fully paid by WWT
VOLUNTARY LIFE INSURANCE Cigna	1st day of the month following start date for Full-time employees	Term Life Insurance available at group rates for additional employee, spouse, and child coverage	Guaranteed issue amounts available at time of hire only	Costs vary based on age and amounts. Policies are portable and convertible
LONG TERM DISABILITY Cigna	1st day of the month following start date for Full-time employees	60% of your average gross monthly earnings up to \$10,000 per month (includes commissions, bonus and overtime). Qualifying payments begin after 90 days of disability	Average gross monthly earnings are calculated from the calendar year prior to the disability	None. Fully paid by WWT
401K PLAN Merrill Lynch Pre-tax and Roth Options available	Eligible to enroll 1st day of month after 90 days of employment. Rollovers may occur on start date	Enrollments are the 1st of every month. The company will match dollar for dollar, up to 6% of your compensation	Employees are given a variety of investment options. For more information go to benefits.ml.com	Employees may contribute up to 90% of their pre-tax monthly income

BENEFIT PLAN & PROVIDER	EFFECTIVE DATE	BENEFIT LEVEL	SPECIAL INFORMATION	COST TO YOU
FULLTIME EMPLOYEE PAID TIME OFF (PTO)	PTO accrues at 1.42 days per calendar month during the 1st year of employment.	The accrual schedule is as follows: <ul style="list-style-type: none"> • 1 - 4 years: 1.42 days/month, or 17 days/year • 5 - 9 years: 1.83 days/month, or 22 days/year • 10+ years: 2.25 days/month, or 27 days/year All increases to PTO will begin accruing the month after the employee's fifth and tenth anniversary dates	You may borrow up to five (5) days against your yearly allotment with your manager's approval. You can carry over a maximum of five (5) days of accrued PTO to the following year. PTO should be requested in writing 10 days in advance.	None. Fully paid by WWT
PART-TIME EMPLOYEE PAID TIME OFF (PTO)	Part-time PTO starts accruing immediately	<ul style="list-style-type: none"> • 1 - 9 years: .50 days/month, or 6 days/year • 10+ years: .75 days/month, or 9 days/year 		None. Fully paid by WWT
BEREAVEMENT LEAVE	Upon Hire	Full time employees receive 2 days	For immediate family members	None. Fully paid by WWT
SICK LEAVE	Available after 12 consecutive months of full-time employment	100% pay up to 6 weeks for employee own serious health condition 100% pay – 6 weeks for the birth of a child	Leave is applied in accordance with FMLA	None. Fully paid by WWT
PARENTAL LEAVE	Available after 12 consecutive months of full-time employment	100% pay up to 2 weeks for the birth of a child or placement of a child for adoption with the employee	Leave is applied in accordance with FMLA	None. Fully paid by WWT
MATERNITY LEAVE	Available after 12 consecutive months of full-time employment	100% pay up to 4 weeks for the birth of a child. This is in addition to sick leave and parental leave	Leave is applied in accordance with FMLA	None. Fully paid by WWT
EAP: PERSONAL ASSISTANCE SERVICES	On start date for all employees and their immediate family members	Confidential and professional assistance covering a wide range of issues such as stress, financial concerns, alcohol, and substance abuse	Day, evening, and weekend appointments are available at a variety of locations away from the workplace	None. Fully paid by WWT
HOLIDAYS	Upon hire date, Full-time employees will receive their standard rate of pay for holidays	The following holidays are observed: New Years Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, Christmas Eve, & Christmas Day. The company at its discretion will apply one (1) floating holiday per year where it deems appropriate	If a holiday falls on a Saturday it will be observed the preceding Friday. If it falls on a Sunday it will be observed the following Monday	None. Fully paid by WWT
DAY OF CARING	Upon Hire	1 paid day off to volunteer and give back to the community at a non-profit organization of your choice	Does not count against regular PTO balance	None. Fully paid by WWT
NURSING MOTHERS BENEFIT	Upon hire	WWT has partnered with Milk Express to ship a nursing mothers milk back home to baby while traveling for business	Shipping kit included along with travel kits for those traveling internationally	None. Fully paid by WWT
TUITION REIMBURSEMENT	After one (1) year of Full-time employment	Qualified employees receive a 50% reimbursement of tuition towards a degree. Yearly maximum benefit of \$5,000 and lifetime maximum benefit of \$20,000	Reimbursement will cover the cost of tuition fees & books	50% reimbursed to you upon completion of course(s).
PROFIT SHARING	New employees must be on WWT's payroll by November 1st to qualify for that year's benefit	WWT uses a percentage of the net income to reward employees	There is no vesting period for this benefit. You must be an active employee when Profit Sharing is calculated in December to receive the benefit for that year	None. Fully paid by WWT
WELLNESS PROGRAM	Available to all Full-time and Part-time employees	<ul style="list-style-type: none"> • Annual Health Screenings • Online Account Access • Organized Wellness Events & Activities • Participation incentives & rewards 	Employees receive incentives for participation	None. Fully paid by WWT
WWT FAMILY HEALTH CENTER	Available to all Full-time/Part-time employees and family members on our health plan	Services offered: Urgent Care services, allergy injections, rashes, acute injuries & acute office procedures, Lab work, Primary Care office visits, Well visits/physicals and Prescription dispensary	2 Locations: STL Main Campus, Building 58 and Edwardsville, IL Campus in the Lakeview Building Staffed with a Physician, Nurse Practitioner, 2 lead nurses and 2 medical assistants	None. Fully paid By WWT