

Summary of Benefits

Welcome to Barquin Solutions. In addition to competitive wages, Barquin Solutions offers a variety of benefit plans to meet the needs of our employees and their families. The following pages provide a brief description of the benefit plans offered to you as a Barquin employee. Unless stated below, all benefits are effective on date of hire. The Human Resource staff are available to answer any questions you may have about your benefits, or any other aspect of your employment with Barquin Solutions.

Benefits Overview

MEDICAL/PRESCRIPTION DRUG/HEALTH SAVING ACCOUNT (HSA)

Our medical plan design includes a CareFirst Blue Preferred PPO, as well as a Health Savings Account (HSA). Our coverage also offers our employees and their family with prescription drug coverage.

MEDICAL PREMIUM:

- Company pays 100% of Employee premium
- Company pays 30% of Family premium

POLICY DEDUCTIBLE:

- Company pays 100% of employee (single) policy deductible (\$1,500)
- Deposits are made quarterly to the employee HSA account

HEALTH SAVING ACCOUNTS:

Health Saving Accounts are available for those who may wish to set aside pre-tax savings accounts to offset out of pocket medical deductibles and expenses, or those with childcare.

DENTAL PLAN (DELTA DENTAL)

- Company pays 100% of Employee premium
- Company pays 30% of Family premium

VISION PLAN (VSP)

- Company pays 100% of Employee premium
- Company pays 30% of Family premium



SHORT TERM /LONG TERM DISABILITY/LIFE/VOLUNTARY LIFE

All employees are provided basic life insurance and the option to purchase additional life insurance. The plans are administered through Mutual of Omaha. For full detail on the plan, request the plan booklets.

SHORT- AND LONG-TERM DISABILITY

• Company pays 100% of Employee premium

LIFE

• Company pays 100% of Employee premium – 1X base salary up to \$200,000.00

VOLUNARY LIFE

- Company pays Employee Premium on first \$10,000.00
- Guarantee issued 5X annual salary up to \$250,000.00 (guarantee issued is only valid at time of hire)
- This plan includes the option to select coverage for your spouse and dependent child(ren) 14 days 21 years of age (25 for full-time student)

401K RETIREMENT SAVINGS ACCOUNT PLAN

All employees are eligible to participate in the Company 401(k) retirement plan. The company will contribute up to 3% on your behalf. For full details, request the Summary plan description.

PAID TIME OFF

VACATION

- Level 1employees (executive employee) will accrue 160 hours per year (25days) Year 1-5 of continuous service
- Level 2 employees (nonexecutive) will accrue 120 hours per year (15 days) Year 1-5 of continuous service.

PAID SICK LEAVE

• All full-time employees will receive 40 hours (5 days) per year.

PAID HOLIDAYS

• All major Federal Holidays

FLOATING HOLIDAYS

• 2 days (16 hours) granted per year

METRO/PARKING

Company will reimburse up to \$125 per month to all full-time employees

In the event of a conflict between this or any other description of these benefit plans, the formal plan documents and insurance contracts will prevail. As with all company sponsored benefit plans, Barquin Solutions reserves the right to amend, modify, revoke or terminate these plans in whole or in part at any time. Benefits may vary depending on position, classification or status.