

## HEALTH AND WELFARE BENEFITS

**Benefits Eligibility:** The first of the month following sixty (60) days after hire date for associates who work at least thirty (30) hours per week on a regular full-time basis.

Coverage Options: Associates are eligible to enroll in the following coverages:

- Medical
- Dental
- Voluntary Life and AD&D
- Dependent Voluntary Life and AD&D
- Health Reimbursement Account (HRA)

Detailed Health & Welfare benefits information can be found in the Employee Benefit Guide

### Medical Plans *Blue Cross Blue Shield of Texas* [www.bcbstx.com](http://www.bcbstx.com)

	HSA	PPO
<b>BCBS Deductible (Individual / Family)</b>	\$5,000 / \$10,000	\$5,000 / \$10,000
<b>BCBS Out-of-Pocket (OOP) Maximum (Individual / Family)</b>	\$5,000 / \$10,000	\$5,600 / \$10,200
<b>HRA Deductible (Individual / Family)</b>	\$1,300 / \$3,600	\$1,300 / \$3,600
<b>In-Network Coinsurance after HRA deductible</b>	0% (Plan Pays 100%)	0% (Plan Pays 100%)
<b>In-Network Out-of-Pocket Maximum after HRA deductible</b>	\$1,300 / \$3,600	\$1,300 / \$3,600
<b>In-Network Office Visits</b>	Deductible + 0%	\$40 Co-pay
<b>In-Network Preventive Care</b>	\$0	\$0
<b>Emergency Room (In Emergency Situations)</b>	Deductible + 0%	<b>Facility:</b> \$100 Co-pay + 30% <b>Physician:</b> Deductible + 0%
<b>Urgent Care</b>	Deductible + 0%	\$65 Co-pay
<b>Prescription Drugs</b>	Deductible + 0%	\$20 Generic \$40 Preferred \$60 Non-Preferred

## Health Reimbursement Account (HRA)

Employees and dependents enrolled in the Encore medical plan will be reimbursed for expenses over the HRA deductible. Once the employee or a dependent enrolled in the plan reaches the HRA deductible, the company will reimburse as follows:

	Associate Pays:	Encore Reimburses:	BCBS Pays:
HSA Employee Only Coverage	\$0-\$1,300	\$1,301-\$5,000	100% after \$5,000
HSA Employee + Dependent Coverage	\$0-\$3,600 per Family family	\$3,601-\$10,000	100% after \$10,000
PPO Employee Only Coverage	\$0-\$1,300	\$1,301-\$5,600 (Deductible and Co-insurance)	100% after \$5,600
PPO Employee + Dependent Coverage	\$0-\$3,600 per family	\$3,601 - \$10,200 (Deductible and Co-insurance)	100% after \$10,200

## Preventive Care Plan

Starting in January 2014, the federal government requires individuals to maintain minimum essential health insurance coverage. Those that do not are subject to a penalty. The Preventive Care Plan provided by Encore meets the federal requirement for minimum essential coverage ensuring you are not subject to the individual mandate penalty.

The Preventive Care Plan offered with EPSI is an alternative to the BCBS medical plans offered. This plan is intended to provide preventive care benefits to individuals who are not enrolled in a full coverage medical plan. This is not a full coverage plan.

## Preventive Services may include:

- Routine physicals
- Well-baby exams
- Immunizations
- Mammograms
- PSA Tests
- Pap Smears
- Colonoscopies
- Tobacco Use and Alcohol Misuse screenings and counseling
- Depression and Obesity screenings and counseling

\*Services are age-specific and not covered as preventive for everyone. They may also be limited in frequency.

## Dental Plan

In-Network Benefits	Dental PPO
<b>Calendar Year Maximum</b>	\$1,000
<b>Deductible</b> (Applies to Basic and Major Services)	\$50/\$150
<b>Preventive Services</b>	100%
<b>Basic Services</b>	80%
<b>Major Services</b>	50%

## Network/Out-of-Network Billing

**In-network:** You receive regular contracted savings; no balance billing.

**Out-of-network:** Charges will be paid for only up to the usual and customary amount established within the geographic region; any amount that is charged over the usual amount is the responsibility of the patient.

## Davis Vision

A discount vision program through Davis Vision, Inc. Save on eyeglasses and receive discounts on contact lenses, eye exams and accessories, including laser vision correction and mail order contact lenses. Available only for BCBS members.

If your optometrist or ophthalmologist is a Davis Vision provider or if you use a Davis Vision Provider for products and services, you can receive discounts on frames, lenses, and contacts by presenting your BCBSTX ID card. Davis Vision providers will recognize your participation in the program by the BCBSTX Plan #400.

The following items are not covered by this vision discount program:

- Medical treatment of eye disease or injury
- Vision therapy
- Special lens designs or coatings
- Services performed by a provider who is not in the Davis Vision network
- Replacement of lost eyewear
- Services not performed by licensed personnel

Please see Plan Documents for details on how specific services are covered.

## Voluntary Life and AD&D Details *Principal*

BENEFIT	EMPLOYEE	SPOUS	DEPENDENT
<b>Amount</b>	Available in \$10,000 increments up to \$500,000	Available in \$5,000 increments up to 50% of employee election up to \$100,000	Available in \$2,000, \$3,000, \$4,000, \$5,000 and \$10,000 increments
<b>Guaranteed Issue (New Hires Only)</b>	\$160,000	\$30,000	\$10,000
<b>Accidental Death &amp; Dismemberment</b>	Equals the amount of Voluntary Life	Equals the amount of Voluntary Life selected	Not Applicable
<b>Benefit Reduction</b>	Benefits reduce after age 65. Refer to plan documents for details.		

**The spouse rate is based on the spouse's age as of the effective date of your benefits.**

**\*\* Only new employees can enroll up to the guaranteed issue amount. If you want to add coverage or increase coverage at a later date, you must submit an Evidence of Insurability (EOI) form for underwriting approval.\*\***

## AFLAC

AFLAC pays cash benefits directly to the policyholder above and beyond any insurance in force. Encore is subsidizing/funding Aflac's Hospital plan for employees selecting the Preventive Care program.

## 401(k)

Employees that are age 21 or over, complete one-year of service, and have worked at least 1000 hours (about 20 hours per week) with Encore are eligible to participate in the company 401(k) plan. This program lets associates save for retirement via easy payroll deduction. Choose the amount you want to save and change the amount saved to meet current needs. Enrollment reduces taxable income by elective deductions to current salary on a before-tax basis. It not only defers taxes on the amount saved but it's earnings as well.

## PAID TIME OFF-NON-EXEMPT ASSOCIATES

The Paid Time Off (PTO) program applies to non-exempt associates and recognizes the varying needs of associates to take time away from work based on individual preferences and needs, and allows associates greater flexibility in determining when and how time-off benefits are used. Associates may draw from the PTO “bank” for vacation, short-term illness, birthdays, jury duty, personal time off, or any other absence from the workplace.

### Requesting PTO

Eligible associates are required to schedule PTO, in advance, through ExponentHR, at any time during the year. Every effort will be made to grant paid time off at the requested time. However, PTO cannot interfere with your department's operation and adequate staffing levels and therefore must be approved by your supervisor in advance. Every effort will be made to grant paid time off at the requested time. If any conflict arises in requests for paid time off, preference will be given to the associate with the most seniority.

PTO must be used in thirty (30) minute increments. The maximum number of consecutive PTO hours that can be taken is the accrued balance.

### Accrual of PTO

All regular non-exempt full-time associates are eligible for PTO benefits and begin to accrue PTO after three (3) continuous months of employment. PTO accrues on a pay-period basis based upon tenure.

Length of Service	Per Pay Period	Annual PTO Accrual	Maximum Accrual
Up to 24 months	4.62 hours	120 hours (15 days)	240 hours (30 days)
More than 24 months	6.15 hours	160 hours (20 days)	320 hours (40 days)

Any accrued but unused PTO may be carried over into the next calendar year. You will cease to accrue PTO once you have reached the maximum. You will not accrue additional PTO until you take sufficient time off to reduce your accrued PTO below the maximum. Once that occurs, you will then resume accruing PTO benefits each pay period from that date forward until the maximum is again reached.

Associates are required to use any accrued PTO hours before taking time off without pay, including unpaid Leaves of Absence.

### Payment of PTO

PTO is paid at the associate's current base hourly rate and does not include overtime, bonuses, tips or any other type of supplemental or premium pay. PTO is not counted as hours worked in the computation of overtime. An associate is not eligible to receive PTO for any hour that is actually worked.

## Payment of PTO at Termination\*

Associates who leave the Company for any reason are eligible to receive payment for a maximum of eighty (80) hours of unused PTO. Payment of PTO at time of termination is at management discretion.

\*State law may prohibit certain provisions of this policy. In those cases, individual state laws supersede the provisions in question.

## ENCORE ENTERPRISES INDEPENDENCE PLAN - EXEMPT ASSOCIATES

Exempt Corporate employees do not accrue vacation or sick time. If time off is needed, we trust that you will provide appropriate notice to your manager and other team members and that your work will not suffer. You will be paid whether you are at work or not. When you take time off, you will be paid based on an 8 hour work day.

## HOLIDAYS

The Company generally recognizes the following seven (7) holidays per year, although the holiday schedule is subject to change on an annual basis:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- The Friday after Thanksgiving
- Christmas Day

In order to receive holiday pay, you must work your regularly scheduled work day prior to and immediately following the holiday. You will be deemed to have worked your regularly scheduled workday prior to and immediately following a holiday if such prior or following day was a scheduled PTO day. Holidays falling within an associate's paid time off will be paid as holiday pay, not PTO. Holidays are paid at regular pay.

If an observed holiday falls on a Saturday or Sunday, the Friday before or the Monday following the holiday will be observed as the official holiday. Holiday pay is paid at the regular rate of pay for eight (8) hours. Holiday pay is not considered time worked for purposes of calculating overtime.

## TIERED SERVICE AWARDS

Encore recognizes the value of our tenured and experienced employees and offers several special anniversary recognition awards:

### Five-Year Service Anniversary

Vacation for Two

You will be paid \$1,000 dollars with a January payroll and we hope you spend it on a vacation. Just send us some nice pictures or notes from your vacation. [not mandatory]

### Ten-Year Service Anniversary

Vacation for Two

1. You will be paid \$1,000 dollars with a January payroll and we hope you spend it on a vacation. Just send us some nice pictures or notes from your vacation. [not mandatory]
2. \$1,500 gift certificate for Govindji Fine Jewelry located in Richardson, TX.
  - A. Call to make an appointment.  
Govindji's jewelers  
245 N. Central Expressway  
Richardson, TX 75080  
T: 972.231 6776  
F: 972.231 3232  
Email: info@govindjis.com
  - B. May be purchased on line at <http://govindjis.com/>
  - C. Cash value not available.

### Fifteen-Year Service Anniversary

Encore engraved Rolex from Govindji Fine Jewelry located in Richardson, TX.

- A. Call to make an appointment:

Govindji's jewelers  
245 N. Central Expressway  
Richardson, TX 75080  
T: 972.231 6776  
F: 972.231 3232  
Email: info@govindjis.com

- B. Cash value not available.

## OTHER BENEFITS

### AT&T Discount

Corporate associates receive a 21% discount on their monthly AT&T bill. New associates also receive discounts on merchandise.

### Sprint Discount

Corporate associates receive a 20% discount on service.

### JoS. A. Bank Discount

Encore associates qualify for a 20% discount at this fine men's clothier.

### FedEx Discount

Associates receive discounted rates on shipments.

### Paloma Creek and Dental Arts of Frisco

Enjoy special dental benefits at either of these two Encore owned dental practices. Please see the supplemental guide on ExponentHR.

### Associates working Dallas Corporate Office enjoy access to benefits such as:

- **Yoga Classes** – Monday and Wednesday at noon! This class is open to any tenant of Occidental Tower and is suitable for beginners. Inquire by emailing [Christina\\_romero@oxy.com](mailto:Christina_romero@oxy.com)
- **Jazzercise** – This class meets each Tuesday and Thursday at 5:30 pm on the 14th floor. Enjoy the fun and benefits of working out to today's modern music. Beginners welcome! [kay\\_swift@oxy.com](mailto:kay_swift@oxy.com)
- **Toastmasters at Occidental Tower** - Toastmasters meets weekly at Occidental Tower. Visit [www.talkofthetower.org](http://www.talkofthetower.org).
- **Harvest Street Café** – Lobby level - serves breakfast and lunch each day until 2 pm, and can also cater tenant events. Call 972-450-4950 for more info.
- **The Epicenter** – Lobby level – Your "go-to" place for snacks, frozen yogurt, stamps, greeting cards, energy drinks and sundry supplies. Dry cleaning and shoe repair services are also available. Call Mike at 214-682-4934.
- **Energy One Credit Union** – All tenants of Occidental Tower qualify for membership at our credit union on the 3rd floor. Please call (972) 448-6770 for more information, or visit Suite 365.
- **Flawless Detail Car Wash** – Located on Level P1 of the garage. Auto wash and detail services are available to tower tenants while you work! Call or text Clinton at 214-598-6871.
- **Conference Rooms** – Occidental Tower has conference rooms in the building that tenants can reserve at no charge with ample seating and tables. Email [Stephanie\\_hall@oxy.com](mailto:Stephanie_hall@oxy.com) for room reservations.
- **Complimentary Notary Service** – is available in the management office. Please call ahead to ensure the Notary is available. (972) 450-4992.
- **Shoe Shine Therapy** – Shoe shine at your desk or picked up and delivered! Tuesdays – Call Michael Benefield at 214-621-1034.
- **Prestige Ford in Garland** – discounts and priority handling
- **Optique Vision** -- Online deals at [www.optiqueinc.com/tools/coupon/default.aspx](http://www.optiqueinc.com/tools/coupon/default.aspx)
- **Telos Fitness** – Encore provides \$39 per month reimbursement for membership