

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
- Company Paid \$25k Life
- Vision Insurance

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

Medical Plans *Blue Cross Blue Shield of Texas* www.bcbstx.com

	HSA	PPO
BCBS Deductible (Individual / Family)	\$2,700 / \$5,400	\$750.00 / \$2,250
BCBS Out-of-Pocket (OOP) Maximum (Individual / Family)	\$5,400 / \$10,800	\$2,000 / \$6,000
In-Network Coinsurance after HRA deductible	20% (Plan Pays 80%)	0% (Plan Pays 100%)
Telemedicine	\$45.00	Free
In-Network Office Visits	Deductible + 20%	\$15 Co-pay
In-Network Specialists	Deductible + 20%	\$30 Co-pay
In-Network Preventive Care	\$0	\$0
Emergency Room (In Emergency Situations)	Deductible + 20%	\$300 Co-pay + 20%
Urgent Care	Deductible + 0%	\$40 Co-pay
Prescription Drugs	Deductible + 0%	\$0 Preventative Generic \$5 Generic \$40 Preferred \$60 Non-Preferred

This is a summary of coverage only and does not include all plan rules and details. For a complete listing of coverage, definitions, exclusions and limitations, please refer to plan documents. The terms of your benefit plans are governed by legal documents, including insurance contracts. Members should seek HSA tax advice from a tax professional. Should there be any inconsistencies between this presentation and the legal plan documents, the plan documents are the final authority.

Vision Plan

Benefits	You Pay:
Exams	\$10.00
Lenses & Frames	\$25.00
Elective Contacts	\$130.00 allowance

Dental Plan

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

Voluntary Life and AD&D Details *UNUM*

BENEFIT	EMPLOYEE	SPOUSE	DEPENDENT
Amount	Available in \$10,000 increments up to \$500k	Available in \$5,000 increments up to 50% of employee election up to \$500k	Available in \$2,000 increments up to \$10k
Guaranteed Issue (New Hires Only)	\$120,000	\$25,000	\$10,000

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Benefit Summary Guide

Accidental Death & Dismemberment	Equals the amount of Voluntary Life	Equals the amount of Voluntary Life selected	Not Applicable
Short Term & Long Term Disability	STD provides for up to \$1000 per week benefit; LTD provides for up to \$10k monthly benefit		
Company paid \$25k policy	Available to all full-time corporate employees, paid 100% by Encore		
Benefit Reduction	Benefits reduce after age 65. Refer to plan documents for details.		

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.

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.

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

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- 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:

- **Toastmasters at Pinnacle Tower** - Toastmasters meets weekly at Pinnacle Tower. Visit www.talkofthetower.org.
- **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.
- **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** – Pinnacle Tower has conference rooms in the building that tenants can reserve at no charge with ample seating and tables. Email Stephanie_hall@oxy.com for room reservations.
- **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
- **Telos Fitness** – Encore provides \$39 per month reimbursement for membership