



## Employee Benefits (2016-2017)

### HEALTH / DENTAL / VISION INSURANCE

**BlueCross BlueShield Health, Principal Dental, Guardian Vision**

*Full-time employees only*

- Coverage begins the 1st of the month following 30-days of employment for exempt employees and following 60-days of employment for non-exempt employees.

The current monthly rates are as follows:

| Coverage        | Health     |          | Dental   | Vision |
|-----------------|------------|----------|----------|--------|
|                 | MH3 (HDHP) | M17      |          |        |
| Employee Only   | \$0.00     | \$156.20 | \$32.74  | \$0.00 |
| Employee/Child  | \$264.64   | \$489.70 | \$76.28  | \$3.82 |
| Employee/Spouse | \$353.64   | \$598.78 | \$67.44  | \$4.00 |
| Employee/Family | \$619.62   | \$918.10 | \$116.20 | \$9.58 |

### HEALTH REIMBURSEMENT ACCOUNT (HRA)

*Full-time employees only; MH3 – HDHP Only*

KBSI provides non-taxable reimbursements to employees for medical expenses applied to the calendar year deductible based upon the % shown:

#### Individual Deductible (\$5,000)

- 70% for the first \$2,500 of deductible applied expenses
- 30% for the last \$2,500 of deductible applied expenses

#### Family Deductible (\$5,000)

- 70% for the first \$2,500 of deductible applied expenses
- 30% for the last \$2,500 of deductible applied expenses

This results in lowering the employees' effective calendar out of pocket maximum to \$2,500-individual/\$5,000-family per year.

### FLEXIBLE SPENDING ACCOUNT (FSA)

*Full-time employees only*

KBSI offers employees the option to enroll in a Health Care Spending Account (\$2,600/yr max; \$250/yr min) and/or Dependent Care Spending Account (\$5,000/yr max; \$250/yr min).

### LIFE INSURANCE

**Guardian**

*Full-time employees only*

**Basic Life**

- \$50,000 Term Life Benefit with an additional \$50,000 AD&D
- Eligibility begins immediately
- KBSI pays 100% of the premium
- Optional life insurance is available at employee's expense

### SHORT-TERM AND LONG-TERM DISABILITY

**Guardian**

*Full-time employees only*

- KBSI provides 100% premium payment for short and long-term disability benefits
- Eligibility begins 90 days following the Date of Hire
- Benefit is 60% of salary to plan maximum.

### 401(K) PLAN

**Fidelity**

*Full-time employees and part-time employees completing 12 months (with 1000 hours) of service; and attain age 21.*

- Employee contributions vest immediately
- Discretionary company matching (*subject to a vesting table*)
- Loan options available
- IRS maximum contribution limits apply

### BONUS PLAN

Cash awards based on the performance of the Company and the individual employee.

### PERSONAL/MEDICAL/VACATION LEAVE

*Full-time employees only*

KBSI provides its employees with multiple types of leave to allow employees time off for illness and to attend to personal issues away from work.

- Employees receive 2 days of personal leave annually Jan 1
- Employees receive 5 days of medical leave annually Jan 1

Vacation leave is accrued using the following chart:

| Years of Service | Annual Benefit | Monthly Accrual |
|------------------|----------------|-----------------|
| 0-3 (0-36mo)     | 10 days        | 6.68 hours      |
| 3-8 (37-96mo)    | 15 days        | 10.00 hours     |
| 8+ (97+mo)       | 20 days        | 13.33 hours     |

\*Prorated leave for employees hired after Jan 1

### PROFESSIONAL FEES & EDUCATION REIMBURSEMENT

*Full-time employees only*

KBSI will reimburse employees for approved professional licensing fees and continuing education related expenses (books, seminar fees, courseware, etc.) on a case-by-case basis.

### CELL PHONE PLAN AND DEVICES

*Full-time employees*

KBSI pays 100% of the service costs of a corporate cell phone plan (Verizon Wireless) for employees with job-specific telecommunication needs. Eligible employees are provide a standardized smartphone device owned by KBSI with required accessories.

### LUNCH (*College Station, TX employees only*)

KBSI provides catered lunch for employees daily.

### HOLIDAYS (*Full-time employees and part-time employees*)

KBSI observes the following Holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

### FLEXIBLE WORK HOURS & DRESS CODE

Due to the nature of our business KBSI operates with a relaxed business casual dress code and provides flexible work hours for many of our employees.

### SAM'S CLUB MEMBERSHIP

Complimentary Sam's Club memberships

### COMPANY PARTIES & EVENTS

Such as holiday parties, skating parties, or athletic events.

### SEASON TICKETS

Bombers Summer Collegiate Baseball team  
Spirit Ice Hockey team