

NORDAM Benefits Information

Eligibility: Full Time Regular Stakeholders upon date of hire unless otherwise stated.

MEDICAL

In-Network

- ▶ Office Visits - Co-Pay
- ▶ Specialist Visits - Co-Pay
- ▶ Emergency Room - Co-Pay
- ▶ Other Services - deductible + co-insurance

Out-Of-Network

- ▶ Most services subject to deductible

Prescriptions

- ▶ 3-Tiered Co-pays
- ▶ Pharmacy (30 day supply)
- ▶ Pharmacy by mail (90 day supply)

DENTAL

(Maximum annual benefit - \$2,000/person)

Services	Deductible?	PPO/Premier Plan
Preventive	No	100%
Basic	Yes	80%
Major	Yes	50%

Orthodontic Services (Braces)

(Must have participated in NORDAM Dental Plan 12 consecutive months)

- ▶ PPO/Premier Plan pays 50%
- ▶ Lifetime max = \$2,000

VISION

Services	Eligibility
Exams	every 12 months
Lenses or Contacts	every 12 months
Safety Lenses	every 12 months
Frames and Safety Frames	every 24 months

RETIREMENT PLANNING

Enrollment Options

- ▶ Elect 1-75% up to IRS annual maximum
- ▶ Date of hire, automatically enrolled at 3% or WAIVE

Catch-up Provision

Eligibility: 401(k) participants aged 50 or older

Company Match

- ▶ Eligibility: After 1 year of service
- ▶ 50% of first 6% of Stakeholder contribution
- ▶ Fully Vested immediately

SURVIVOR BENEFITS

Basic Stakeholder Life/AD&D (Provided by NORDAM)

- ▶ 1.25% of Base Salary up to \$50,000
- ▶ Matching amount for AD&D

Travel AD&D (Provided by NORDAM)

- ▶ AD&D coverage while traveling on NORDAM business

Optional Life

- ▶ Post-tax payroll deduction
- ▶ Stakeholder, Spouse, Child and/or AD&D Plans
- ▶ Eligible after 30 days of employment

INCOME PROTECTION

(Provided by NORDAM)

Short Term Disability (STD)

Eligibility: 6 months of active employment.

Long Term Disability (LTD)

Eligibility: 60 days of active employment.

FLEXIBLE SPENDING ACCOUNTS

Health Care Flexible Spending Account

- ▶ Eligible 1/1 of each calendar year
- ▶ \$100 minimum/year
- ▶ \$2,500 maximum/year

Dependent Care Flexible Spending Account

- ▶ Eligible after 30 days of employment
- ▶ \$100 minimum/year
- ▶ \$5,000 maximum/year (per IRS guidelines)

ADDITIONAL BENEFITS

Onsite Clinic

- ▶ Available to all stakeholders at no cost - clinic is located in Tulsa

Voluntary Coverage

- ▶ Hospitalization, Critical Illness, Cancer and Accident Policies
- ▶ Identity theft
- ▶ Eligible after 30 days of employment

Educational Reimbursement

- ▶ Eligibility: 6 months of active employment

Employee Assistance Program (EAP)

- ▶ No cost to Stakeholder
- ▶ 24-7 assistance available for Stakeholder and family

Vacation

6 months	40 hours
1 year	40 hours
2 years	80 hours
3 - 9 years	120 hours
10 - 19 years	160 hours
20 and more	200 hours

Personal Time

- ▶ *Eligibility: Full-time regular **Hourly** Stakeholders*
- ▶ 40 hours on anniversary date

Holidays

(Actual dates announced annually)

New Year's Day | Good Friday | Memorial Day |
July 4th | Labor Day | Thanksgiving (2 days) |
Christmas Holiday (2 days)