

Welcome

We are glad to have you as a part of our company.

We appreciate you and know that your efforts will play a key role in the success of our company. We have chosen to offer a number of employee benefits, which we hope will show you how important you are to us.

The following information is a summary of the employee benefits that we offer. You may be eligible to participate in some or all of the programs listed.

OUR MISSION

To Serve K-12 school administrators, faculty, students, and parents with quality and professional services in school fundraising, spirit wear and school supplies.

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Group Insurance Benefits

Employees are eligible for insurance benefits the 1st of the month after they have completed sixty (60) days of employment and have completed the proper insurance enrollment forms. If an employee fails to enroll during their initial enrollment period they must wait until June 1 the next open enrollment period following their hire date. At open enrollment employees have the opportunity to enroll in any or all of the insurance programs available. After enrollment in the insurance programs employees can make changes in their coverage due only to lifestyle changes including but not limited to things like divorce, marriage, birth, etc.

Any person that has insurance and is laid-off must maintain the employee payments either bi-weekly or monthly. Failure to make payments may result in past due premiums being deducted from vacation, bonus or final pay or may result in removal from the insurance programs. If an employee anticipates a layoff or LOA, the employee may make additional voluntary deductions to pre-pay insurance.

Group Health Insurance

Full time employees who have been employed for sixty (60) days are eligible to enroll in our group health insurance plan with Aetna. If an employee chooses to participate in the plan, their coverage should become effective the first of the month following sixty (60) days of continuous employment.

The following is a brief description of our plan with Aetna:

	Aetna	
	Option 1	Option 2
	Traditional PPO (In-Network Benefits)	HDHP / HSA (In-Network Benefits)
	Deductible/Coinsurance	Deductible/Coinsurance
Office Copay		
Calendar Year Deductible	\$5,000	\$4,000
Family Maximum	\$10,000	\$8,000
Health Reimbursement Arrangement	RFE reimburses each employee up to \$2,500 after you pay the first \$2,500 of the individual or family deductible on Option 1. \$2,000 is reimbursable on Option 2. Only one reimbursement will be made per employee, regardless of single or dependent coverage.	
Preventive Care	100%; No Copay	100%; No Copay
Coinsurance After Deductible	80.00%	50.00%
Out of pocket Limit (Ded/Coins)	\$6,000 \$12,000	\$6,000 \$12,000
Family Maximum		
Emergency Room	Deductible/Coinsurance	Deductible/Coinsurance
Routine Lab & X-Ray	80.00%	50.00%
Prescription Drugs	\$10 / \$45 or \$70 Copay Mandatory Generic	50.00%

Under Plan Option 2 be aware that ALL expenses (office visits, prescription drugs, etc.) must be paid out of pocket until the deductible is met and then you will be responsible for paying the 50% coinsurance and/or the pharmacy copays until your out of pocket is satisfied. The only “first dollar”

expenses allowed are those for preventive care.

If you enroll in Option 2, you may be eligible to open a Health Savings Account, if you are under 65, NOT covered by any other medical plan, including Medicare, and your spouse does not participate in a Flexible Spending Account. The HSA is administered by Optum and you will be provided with a debit card to use for eligible expenses. **Note that Optum charges \$3.75 per month for your account.** You may make contributions to your HSA on a pre-tax basis through payroll deduction. The maximum contribution for calendar year 2020 is \$3,550 if you have single coverage and \$71000 if you cover dependents. Employees age 55 and older may contribute an additional \$1,000 per year. This plan does not have a "use it or lose it" rule so your balance will roll over from year to year.

Choosing services and healthcare providers inside the Aetna network will ensure that you are receiving maximum considerations on your expenses. While Out of Network providers are still covered they are at a reduced rate. A more detailed description of the plan along with information on services, limits, providers and facilities, etc. is available from the Human Resources Department or at the Aetna website

Premiums for the Aetna Health plan for 2020/2021 are:

Medical	Option 1	Option 2
	Bi-Weekly	Bi-Weekly
Employee only	\$163.27	\$119.81
Employee/Spouse	\$302.17	\$234.92
Employee/Child(ren)	\$265.62	\$227.87
Family	\$321.67	\$239.62

These numbers reflect premiums after the Benefit Allowance has been applied. Please see the section marked Benefit Allowance for complete details.

Group Dental Insurance

All full time employees are eligible to participate in our group dental plan after sixty (60) days of employment. If an employee chooses to participate, his or her coverage should become effective the first of the month following sixty (60) days of employment. Blue Cross/Blue Shield provides RFE's dental coverage.

The following is a brief description of the dental coverage offered through our plan with BC/BS:

Dental	Option 1	Option 2
Calendar Year Deductible	\$25.00	\$50.00
Family Maximum	\$75.00	\$150.00
Coinsurance After Deductible		
Preventative	100%, no deductible	100% no deductible

Basic	50.00%	80.00%
Major	Not Covered	50.00%
Annual Benefit Maximum	\$1,000 Per Person	\$2,000 Per Person
Waiting Periods	None	12 months for Major or New Enrollees
Orthodontia	Not Covered	Not Covered

A more detailed description of the plan along with information on services, limits, providers and facilities, etc. is available from the Human Resources Department or at the website www.bcbst.com.

Premiums for the Blue Cross/Blue Shield Dental Plan for 2020/2021 are:

Dental	Option 1	Option 2
	Bi-Weekly	Bi-Weekly
Employee Only	\$7.99	\$12.90
Employee/Spouse	\$17.59	\$28.38
Employee/Child(ren)	\$14.40	\$23.22
Family	\$26.23	\$42.30

Group Vision Insurance

BC/BS of TN is the carrier of RFE's vision coverage for employees that are enrolled in the plan. BC/BS features a broad network of providers. The website to locate participating providers is www.bcbst.com.

The following is a brief description of the vision coverage offered through our plan with BC/BS:

	BC/BS Provider	Out of Network
Eye Exam: Once/Year	\$10 Copay	Up to \$35
Lenses: Once/Year	\$25 Copay	Up to \$30
Frames: Once/2 Years	\$120 Allowance	Up to \$60
Contacts: Once/Year	\$120 Allowance	Up to \$96

A more detailed description of the plan along with information on services, limits, providers and facilities, etc. is available from the Human Resources Department or visiting www.bcbst.com.

Premiums for the Blue Cross/Blue Shield Vision Plan for 2020/2021 are:

Coverage Level	Bi-Weekly
Employee Only	\$2.70
Employee & Spouse	\$5.41
Employee & Child(ren)	\$5.68
Family	\$8.93

Group Disability Insurance

Long term disability is paid for by RFE for all our employees. This coverage through Sun Life Insurance Company provides income protection if you are unable to work due to illness or accident by replacing a portion of your base earnings after you have been unable to work for ninety (90) days. All full time employees are automatically enrolled in this company benefit on the first of the month after the completion of sixty (60) days of employment.

Group Life Insurance

RFE provides a \$15,000 life insurance policy for all of our hourly employees at no cost to the employee. Hourly full time employees, who complete sixty (60) days of employment, will receive the \$15,000 life insurance policy on the first of the month following 60 days of employment. Sun Life Insurance Company provides coverage. **On enrollment employees must designate a beneficiary, to receive the benefits, in the event of their death. Beneficiary changes can be made outside the open enrollment period.**

Benefit Allowance

Employees who have met their sixty (60)-day provisional period of employment and choose to participate in the company health insurance plan will have a portion of their insurance premiums paid by RFE. If the employee does not choose to enroll in the company health insurance plan they will not be eligible for the benefit allowance.

Section 125 Plan

RFE offers its employees that opt to participate in the various insurance programs an opportunity to select a Section 125 (Cafeteria) Plan. The section 125 plan is a benefit that allows the employee to take advantage of certain provisions of Section 125 of the IRS Codes. It gives the company permission to convert Medical, Dental and certain other benefit premiums from an after-tax to a pre-tax basis.

Example: If an employee ordinarily earns \$250 per week and has \$25 payroll deductions for health insurance coverage. Without participation in the plan, he/she would be taxed on total earnings of \$250.00. However, if the employee opts to participate in the Section 125 Plan taxes would be assessed after the allowable insurance premiums had been deducted and the employee would be taxed on \$225 instead of \$250 resulting in a tax savings.

The Section 125 Plan renews on June 1st of each year. At this time employees may make changes in the benefits they choose to have deducted before taxes.

401K Retirement Plan

401 K

RFE offers its employees a 401K retirement plan. There is a 60-day waiting period after employment before the enrollment and participation can begin. Effective October 1, 2017 enrollment in the program will be automatic. Each employee covered by the 401K plan will have an automatic 1% salary deferral. Every January 1st your deduction will increase an additional 1% until a maximum of 10% has been reached. You may opt out of this benefit at any time.

Participation is voluntary and RFE matches employee contributions up to an annual maximum company contribution of \$2,000 per year. Employees meeting the IRS guidelines may make Hardship withdrawals of funds that they have contributed to the plan. Loans are not available from 401K funds. The 401K plan is described in more detail in the Employee Benefit Summary Handbook.

Contributions

You may defer from 0% to 75% of your gross pay (including bonuses, commissions, and overtime) each period, contingent on IRS limitations. Your taxable income is reduced by the amount you save resulting in lower federal income taxes.

Participation is voluntary and you may opt out at any time or change the amount you have deducted.

Company Contributions

RFE matches at 100% a portion of what you defer for your 401K up to a maximum annual company contribution of \$2,000.00. In addition, the company may make discretionary contributions based on financial conditions.

Investing Your Money

Contributions made to the plan (salary deferral and company contributions) are invested through funds managed by The Principal Financial Group of Des Moines, Iowa. Employees are encouraged to participate in the management of their funds and can check balances, make changes and perform a variety of other manipulations by going to the Principal website at www.principal.com.

Vesting

You will always be 100% vested in the amount you contribute to the plan. You will be vested in the company contributions made to the plan according to the following schedule:

Years in Plan	Percent Vested
Less than 1 year	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Withdrawals

You may withdraw your salary deferral savings for the following reasons:

1. Early retirement at age 59 ½
2. Retirement at age 65
3. Death
4. Financial Hardship
5. Disability subject to IRS guidelines
6. Termination of Employment (If termination of employment occurs prior to age 55 and your 401K monies are not “rolled over” within 60 days a 10% penalty tax applies in addition to ordinary income tax. The income tax withheld is 20% unless the 401K provider is given the specific directions to roll monies immediately into another form of annuity.)
7. All withdrawals may be subject to penalties according to IRS guidelines.

Personal Statement

You will receive a personal statement of your account four times per year. The statement will be sent to you directly at the most recent personal email address on file with the Principal Financial Group or online at www.principal.com

Summary

1. Save money for your future through payroll deduction
2. Save federal income taxes
3. Earnings may grow tax-free under the ROTH provision
4. RFE matches a portion of what you have deferred
5. RFE pays 100% of the plan costs

This is intended as a brief overview of the Plan. If there is any discrepancy between this and the Plan Document the Plan Document will govern administration.

Paid Holidays

RFE will be closed in observance of following holidays:

New Year's Day	Labor Day
Martin Luther King Day	Thanksgiving Day
Good Friday	<i>(Friday after Thanksgiving Day)*</i>
Memorial Day	<i>(Christmas Eve)*</i>
Independence Day	Christmas Day

**Due to the requirements of the department, some employees may be required to work on these days.*

Full and part time employees who have completed their sixty (60) day probationary period are eligible for holiday pay provided they meet the following conditions:

1. The employee must be regularly scheduled to work and must work the entire scheduled workday both before and after the holiday to be eligible for holiday pay. If vacation is scheduled before or after the holiday the entire scheduled workday prior to and following vacation must be worked.
2. The employee must be scheduled to work on a holiday in order to receive holiday pay. (EX: Independence Day is on Thursday and the employee must be scheduled to work on Thursday in order for holiday pay to be received.)
3. The employee can not have any attendance or punch incidents in the day prior to or after the holiday. Attendance issues include arriving late, leaving early, etc. Punch incidents include failure to punch in or out at any time during the day.
4. The employee must not be laid off or on any type of leave for more than thirty (30) days prior to the holiday.
5. Holiday pay will be paid at the employee's straight time hourly rate and will equal the number of hours in the employee's regularly scheduled workday not to exceed eight (8) hours. Should your position require that you work on a holiday you will be paid holiday pay plus the hours worked on that day.
6. In the event of inclement weather on the day before or after a holiday the regular RFE inclement weather policy will be in effect. Employees will not lose holiday pay but must submit bonus or incentive time to maintain perfect attendance.

Part-time employees will be paid holiday pay at the average daily rate for the week prior to the holiday.

Vacations

Vacation Pay

Full and part-time employees who have completed their sixty (60) day probationary period are eligible for vacation pay.

Wages paid from June 1st of the previous year until May 31st of the current year will be used in the calculation of vacation pay. Employees will receive vacation pay according to the following schedule:

Length of Service	Percentage of Compensation
2-23 months	2% of Annual Compensation
2-5 years	3% of Annual Compensation
6-10 years	4% of Annual Compensation
11-19 years	5% of Annual Compensation
20 years or more	6% of Annual Compensation

All actively employed employees who have completed their sixty (60) day provisional period will receive vacation pay on or before July 2nd. If the employment is terminated for any reason the eligible employee will receive earned vacation pay on the first pay period following separation.

Vacation Time

Year round full-time employees who have completed their nine (9) months probationary period are eligible for vacation time. The time off for vacation is to be scheduled at least a day in advance and is subject to the approval of your department manager and the production needs within your department. Vacation days may be in portions no less than a half day (4 hours) at a time. Vacation time for employees is based on the schedule listed here:

Length of Service	Vacation
9 -23 months of employment	1 week of vacation time
2-5 years of employment	2 weeks of vacation time
6-10 years of employment	3 weeks of vacation time
11-19 years of employment	4 weeks of vacation time
20-24 years of employment	5 weeks of vacation time
25 years or more of employment	6 weeks of vacation time

If an employee is on layoff longer than their period of vacation at any time during the year they lose their year round status and will not be allowed to take days throughout the year but will remain eligible for the pay for percentage system.

Company Bible Study

The company is pleased to provide a weekly Bible Study Group for those employees who wish to participate. The Group meets from 12:00 until 1:00 PM on Wednesday of every week. The Bible Study is a chance to fellowship, learn, relax and get to know one another better. Employees may attend each class but should check with their manager about scheduling within their department. Lunch is provided for anyone that wishes to attend. You must indicate your participation on the signup sheet

which is posted on the Employee Bulletin Board in the Sales Area by 2:00P.M. on Tuesday afternoon.

Perfect Attendance Bonus

For our employees to be present and on time is of great importance to the efficiency and productivity of our operations. The company is pleased to offer an attendance bonus award for employees who maintain perfect attendance. A regular full or part time employee who works 1,920 consecutive scheduled working hours without absence, without leaving early, being late or missing a punch will receive a \$500.00 bonus. Any employee who earns the bonus for two (2) or more consecutive years will receive an additional \$100.00 bonus per year for perfect attendance or \$600.00 and so on. To qualify, an employee must also work all required overtime. If an employee has an attendance infraction they can cover that situation with bonus time thus maintaining their perfect attendance.

A regular full or part time employee who works 240 consecutive scheduled working hours without an absence or without being late or leaving early will earn four (4) hours off with pay referred to as Bonus Time. This time can be accumulated for up to one (1) year and requires manager approval when being utilized. Bonus time must be used in portions of no less than fifteen (15) minutes at a time. Bonus Time is paid at straight time rate of pay and can be used or cashed out.

Service Awards

The company acknowledges the contributions and loyalty of its employees by recognizing them with service awards. An employee who has achieved ten (10) years of service will receive a \$1,000.00 bonus. Upon fifteen (15) years of service an employee receives a \$1,500.00 bonus. Twenty (20) years of services equates to a \$2,000.00 bonus. At twenty-five (25) years the employee receives a \$3,000.00 bonus. Thirty (30) years of service merits a \$5,000.00 bonus.

All bonus monies are paid via direct deposit on the first pay period following the event date.

**ACKNOWLEDGMENT AND RECEIPT
OF EMPLOYEE BENEFIT SUMMARY**

This booklet is intended to summarize for RFE employees the benefits offered by our company. Some of the benefit plans do contain restrictions not listed. If you have any additional questions concerning any of the employee benefits, please feel free to contact the Human Resources Department.

SIGNATURE: _____

PRINT NAME: _____

DATE: _____

WITNESS: _____