



LEE KENNEDY COMPANY BENEFITS SUMMARY

Lee Kennedy Company knows that there are many factors that contribute to good performance, among them challenging work which is compensated fairly, a safe, healthy, work environment free from discrimination and a benefits package that will enhance your quality of life. Lee Kennedy Company's commitment to its employees is to offer a broad range on benefits at affordable costs. Following is a summary of the benefits that are available to you. This summary assumes that you are a regular, full-time employee (24 + hours per week). If you work less then 40 hours per week, some of these benefits may not be available to you. These benefits are not available to temporary employees or those covered under a Collective Bargaining Agreement. **Please remember that this is a summary only and all of these benefits and the costs quoted are subject to change. More specific details about these benefits are located in the HR Office.**

Medical Insurance

Medical coverage is available to you and your family through a group plan. Lee Kennedy Company offers two plans; the Blue Cross Blue Shield Preferred PPO 80 and BCBS HMO Blue Basic both have are deductible plans with Supplemental Medical Plan coverage. The Supplemental Plan pays half of the deductible and all the co-insurance for you and your family. Company contribution to your premium will depend on your years of service with the company and the plan you choose. Full time employees are eligible for enrollment on the first of the month following their date of hire. More detail information for both plans can be found in the LKCo Benefits Enrollment Guide.

	YEARS OF SERVICE		
	UNDER 5 YEARS	5-10 YRS	10 YRS
BCBS PREFERRED BLUEPPO (PER WEEK PRE TAX DEDUCTION)			
Employee Only	\$57.62	\$48.27	\$38.56
Employee & Family	\$139.31	\$114.25	\$89.19
BCBS HMO BLUE NE BASIC (PER WEEK PRE TAX DEDUCTION)			
Employee Only	\$47.79	\$38.44	\$28.73
Employee & Family	\$113.38	\$88.32	\$63.26

Dental Insurance

Lee Kennedy Company dental insurance is Blue Cross Blue Shield Dental Blue. Full time employees are eligible for enrollment on the first of the month following their date of hire. More specific details about the plan will be provided to you upon hire.

DENTAL PREMIUMS (PER WEEK PRE TAX DEDUCTION)	
Employee Only	\$11.19
Employee & Family	\$32.52

Flexible Spending Accounts

Lee Kennedy Company offers Dependent Care/Daycare and Medical/Dental Care Flexible Spending Accounts to our employees.

Vision Care

Lee Kennedy Company offers voluntary vision coverage to eligible employees through VSP Vision Care. Weekly pretax deduction will depend on the type of coverage elected.

EMPLOYEE ONLY	EMPLOYEE + 1	EMPLOYEE + CHILDREN	FAMILY
1.71	2.73	2.79	4.50

Long Term Disability

Lee Kennedy Company offers a Long Term Disability (LTD) policy at no cost to you through The Hartford. Our LTD disability benefit offers 60% of your monthly earnings up to a maximum of \$5,000 per month after a 90-day waiting period. Full time employees are eligible for enrollment into the LTD plan after 90 days of employment.

Life Insurance/Accidental Death and Dismemberment

You may elect voluntary coverage thru The Hartford.

Short Term Disability

You may elect voluntary coverage thru The Hartford.

401(k) Plan and Roth

Lee Kennedy Company offers a 401(k) & Roth plan to provide you with income for your retirement. Employees are eligible to enroll in the 401(k) Plan after 60 days of employment, as a new hire you will be automatically enrolled at three percent of your eligible salary. During the ninety day period you can decline or modify this automatic election. Employee contribution is 100%, up to a maximum allowed by the IRS. For those employees who are 50 and over, you are eligible for catch up contributions.

Lee Kennedy Company also offers a Roth option for after tax salary deferral. Employees are eligible to enroll in the Roth Plan after ninety days of employment Employee contribution is 100%, up to a maximum allowed by the IRS.

The Summary Plan Description has more details about your plan. The above information cannot change the terms of conditions of the plan. If there is a discrepancy between the Summary Plan Description and the above information, the Summary Plan Description governs.

Profit Sharing Plan

Our Profit Sharing Plan is a defined contribution plan. Contributions are discretionary and funded entirely by the Company. The Plan Year is Jan 1st to Dec 31st. Employees must have three months of employment prior to the start of the Plan Year. For more information on the Profit Sharing Plan see the Summary Plan Description.

LKCo's Profit Sharing Plan has a 4-year vesting schedule and it is as follows:

LENGTH OF EMPLOYMENT	PERCENT VESTED
2 Years	25%
3 Years	50%
4 Years	100%

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VACATION POLICY	
One-five years of service:	10 days/yr
Five - ten years of service:	15 days/yr
Ten plus years:	20 days/yr

Other Benefits

Employee Referral Program, Tuition Reimbursement, Paid Holidays, Paid Sick Days & Summer Fridays