





# Benefits at a Glance

## 2023 BENEFIT OPTIONS

 <p><b>Health Insurance</b></p>	 <p><b>Life, Accident &amp; Disability Plans</b></p>	 <p><b>Wealth Accumulation Plans</b></p>	 <p><b>Other North Wind Benefits</b></p>
<p><b>Medical Plan (Pre-tax, an average of 75% employer paid) – Federal Employee Health Benefit (FEHB)</b></p> <ul style="list-style-type: none"> <li>North Wind participates in the Federal Employee Health Benefits (FEHB) medical (including prescription drugs) insurance program. FEHB has national plans that are open to employees in all fifty (50) states. In addition, states have plans that are considered regional plans with specific service areas: <a href="http://www.opm.gov/healthcare-insurance/indian-tribes">www.opm.gov/healthcare-insurance/indian-tribes</a></li> <li>To access different Summary Plan Descriptions and review the network for each plan available under FEHB login to <a href="http://www.opm.gov/healthcare-insurance/indian-tribes/plan-information">www.opm.gov/healthcare-insurance/indian-tribes/plan-information</a></li> <li>Eligibility for medical coverage begins the first (1st) pay period following hire and submitting of enrollment form.</li> </ul> <p><b>Dental (Pre-tax, 60% employer paid) – Delta Dental of Idaho</b> <a href="http://www.deltadentalid.com">www.deltadentalid.com</a></p> <p><b>Vision (Pre-tax, 60% employer paid) – VSP Vision Care</b> <a href="http://www.vsp.com">www.vsp.com</a></p> <p><b>Flexible Spending Accounts (Pre-tax, 100% employer paid) – PlanSource</b></p> <p>A maximum annual amount of <b>\$3,050</b> may be contributed to an Healthcare Flexible Spending Account (FSA) and a maximum annual amount of \$5,000 may be contributed to a Dependent Care Flexible Spending Account.</p> <p><b>Alliant Medicare Solutions</b> This program offers Medicare education and enrollment services to employees, friends, and family, whether they will be retiring or continuing to work.</p>	<p><b>Life &amp; Disability Insurance – (100% employer paid) – New York Life</b></p> <p>North Wind provides a \$50,000 Life Insurance and a \$50,000 Accidental Death &amp; Dismemberment Policy. Additionally, North Wind provides its employees with an Employer Paid Short &amp; Long-Term Disability Policy.</p> <p><b>Voluntary Life Insurance (Post-tax, 100% employee paid) – New York Life</b></p> <p>North Wind offers employees the opportunity to purchase additional term life and accidental death &amp; dismemberment insurance for themselves, their spouses, and dependent children through a voluntary life program.</p> <p><b>Voluntary Insurance Plans (Post-tax, 100% employee paid) – UNUM</b></p> <p>North Wind offers four additional employee paid voluntary insurance policies through UNUM:</p> <p><b>Accident Insurance</b> <b>Critical Illness</b> <b>Hospital Indemnity</b> <b>Whole Life Insurance</b></p> <p>Each of these policies are individually owned with benefits being paid directly to the owner.</p>	<p><b>401(k) Plan</b></p> <ul style="list-style-type: none"> <li>An employee becomes eligible to participate in the plan immediately and will be automatically enrolled with an employee pretax contribution percentage of 4% of compensation. Contribution percentage can be changed by the employee at any time.</li> <li>Employees may contribute up to the lesser of 85% of compensation, or the elective deferral limit <b>\$22,500</b> to the Investment Plan on a before-tax basis.</li> <li>Employees who have attained the age of 50 before the close of the plan year, can make an additional elective deferral of <b>\$7,500</b> for a grand total of <b>\$30,000</b>.</li> <li>The plan allows for traditional pretax deferrals and Roth post-tax deferrals.</li> <li>The Company match is dollar for dollar of the first 4% (four) of earnings you contribute to the plan for both pre-tax and post-tax deferrals, upon meeting the eligibility criteria.</li> </ul> <p><i>To be eligible for the company match, employees need to be with the company one year and complete 1,000 hours of service within a rolling 12-month period. All 401(k) employee pretax savings and employer 401(k) match contributions are deposited in the participating employee's tax-deferred savings accounts at Fidelity Investments. Participating employees may select from a variety of investment funds. Allocations between funds can be made daily or contact Fidelity Investments: 1-800-835- 5097; (fax) 1-859-392-4000; <a href="http://www.fidelity.com">www.fidelity.com</a>, <a href="http://www.401k.com">www.401k.com</a>, <a href="http://www.netbenefits.com">www.netbenefits.com</a>.</i></p> <p><b>Educational Assistance</b> Regular full-time employees who have worked for North Wind for a minimum of six-months prior to the beginning of a class are eligible to be reimbursed \$5,250 per year for the cost of tuition, registration and laboratory fees if they satisfactorily complete a pre-approved, accredited course and have met all eligibility requirements.</p>	<p><b>Holidays</b> North Wind recognizes ten (10) holidays per year and provides a total of 80 hours of holiday pay per year for each full-time, regular employee. Seven (7) of the holidays are designated and three (3) days are floating holidays. (Employees who are employed after June 30th each year are not eligible for the 2nd and 3rd Floating Holiday until the next full calendar year.)</p> <ul style="list-style-type: none"> <li>New Year's Day</li> <li>Memorial Day</li> <li>Independence Day</li> <li>Labor Day</li> <li>Thanksgiving Day</li> <li>Day After Thanksgiving</li> <li>Christmas Day</li> </ul> <p>The recognized holidays stated above may differ depending on specific project holiday schedules. Check with your Supervisor or Project Manager about your contract specific holidays.</p> <p><b>Accrual of Personal Time</b> <b>Full-time regular employees will earn Personal Leave on a weekly accrual basis based on the following schedule:</b> 0-5 Years' Service – 2.31 hrs/wk 6-8 Years' Service – 3.1 hrs/wk &gt;9 Years' Service- 3.8 hrs/wk</p> <p>The PTO accrual stated above may differ depending on the contracts SCA or DBA requirements. North Wind's PTO/Paid Sick Leave is in compliance with Executive Order 13706.</p> <p><b>Parental Leave</b> North Wind offers paid leave for Maternity, Paternity, Foster, and Adoption to Full-Time, Regular employees who have been employed with the company for at least 12 consecutive months. Eligible employees leave duration is as follows: Maternity: 3 weeks of pay at regular scheduled hours Paternity, Adoption, and Foster: 1 week of pay at regular scheduled hours.</p> <p><b>Military Leave</b> North Wind offers 40 hours of Paid Military Leave per calendar year to Full-Time, Regular employees who have been employed for at least 6 consecutive months. To view more eligibility requirements, please refer to the Paid Military Leave Policy and Military Leave Request Form in DMS.</p>

North Wind offers benefits to all full-time, regular employees. If you are a part time employee, please see the information within this guide for the benefits available to you. Please email Human Resources with questions, [hr-benefits@northwindgrp.com](mailto:hr-benefits@northwindgrp.com).

You can find additional information on the Benefits App at true.North