

Employee Benefits (as of 8-01-09)

BENEFIT	Benefit Eligibility	Categories	Bi-Weekly Costs	Benefits End
United Health Care 50% Employer Paid 50% Employee Paid	Enroll 1 st of month following <u>3</u> months of employment	Employee	\$76.91	Last day of month in which the employee terminated
		Employee and Spouse	\$161.50	Last day of month in which the employee terminated
		Employee and Children	\$142.27	Last day of month in which the employee terminated
		Family	\$223.02	Last day of month in which the employee terminated
Assurant Dental 50% Employer Paid 50% Employee Paid	Enroll 1 st of month following <u>3</u> months of employment	Employee Only	\$5.50	Last day of month in which the employee terminated
		Employee + Spouse	\$10.75	Last day of month in which the employee terminated
		Employee + Child(ren)	\$12.60	Last day of month in which the employee terminated
		Employee + Family	\$17.86	Last day of month in which the employee terminated
Mutual of Omaha Life 100% Employer Paid	Enroll 1 st of month following <u>3</u> months of employment	AM and Above 1x salary	\$0.00	Last day of month in which the employee terminated
		Senior Team Member 2.5 x salary	\$0.00	Last day of month in which the employee terminated
Mutual of Omaha AD&D 100% Employer Paid	Enroll 1 st of month following <u>3</u> months of employment	AM and Above 1x salary	\$0.00	Last day of month in which the employee terminated
		Senior Team Member 2.5 x salary	\$0.00	Last day of month in which the employee terminated
Mutual of Omaha Supplemental Insurance 100% Employee Paid	Enroll 1 st of month following <u>3</u> months of employment	AM and Above (Spouse and Children)	See Rates Below	Last day of month in which the employee terminated

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Mutual of Omaha Long Term Disability 100% Employer Paid	Enroll 1 st of month following 3 months of employment	Earning under 100K 60% of monthly earnings up to \$6,000	\$0.00	Last day of month in which the employee terminated
		Senior Team Member 60% of monthly earnings up to \$6,500	\$0.00	Last day of month in which the employee terminated
Vacation	2 weeks after one year 3 weeks after four year 4 weeks after ten years	AM and Above (For Hourly employees: See Hourly Vacation Policy in Employee Handbook)	\$0.00	May be paid out at termination
Hartford 401K	One year wait and 1,000 hours Enrollment happens Twice a year: January 1 st and July 1st	All employees 20 years and older	\$20.00 annual fee deducted out of employee's account	3 year vest on employer contributions (Cliff) Terminations: Contributions end with last check

Supplemental Life Insurance:

You have the option to increase your own life insurance coverage with Supplemental Life Insurance equal to up to 5 times your annual salary at reasonable group rates. You are guaranteed up to \$100,000 without any additional medical data (**Spouse is guaranteed up to \$25,000 as long as employee has additional coverage up to \$50,000**). The plan is also 100% portable, so if you decide to leave Miracle Restaurant Group, you can take your life insurance policy with you (payroll deductions would no longer apply). You may also elect to purchase life insurance for your spouse (up to half of what you purchase for yourself) and children (Spouse coverage maximum is \$150,000: Per child coverage max \$10,000)