

# BENEFITS SUMMARY



The Rudolph Libbe Group is pleased to offer its associates an excellent suite of benefits designed to be an integral part of the companies' efforts to build and retain our talented and motivated workforce. These health and welfare benefits provide competitive and comprehensive options that allow you to choose plans based on your needs, in addition to offering the potential for long-term financial security for you and your family.

## MEDICAL COVERAGE WITH HEALTH SAVINGS ACCOUNT

The medical plan offered by the Rudolph Libbe Group is a high deductible health plan with a health savings account (HSA). The company contributes up to \$750 for single coverage and \$1,500 for family coverage to your HSA, based on your election.

## DENTAL COVERAGE

With Delta Dental you have access to an extensive network of dentists utilizing their Premier and PPO networks. The plan covers preventive care in full, and limits your costs for other treatment.

## EMPLOYER-PAID VISION COVERAGE

Vision insurance is a 100% employer-paid benefit offered at no cost to associates. You have the option to elect either the VSP or Davis Vision network—both have providers which consist of private optometrists and optical retailers.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

FSAs allow you to defer part of your paycheck on a pre-tax basis into an account to pay for a variety of eligible healthcare or dependent care expenses.

## TELADOC

There are times when you can't get to the doctor and need non-urgent care so you can get back to feeling 100%. It's times like these that telemedicine through Teladoc could be an option.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our EAP is a confidential counseling and referral service. It is a free benefit for you, your spouse, and any eligible dependents. Through the EAP, you and your family can get help with a variety of personal challenges including grief and loss, stress management, legal issues, and more.

## 401(k) PLAN

The Rudolph Libbe Group 401(k) retirement plan allows you to enhance your long-term financial wellbeing—by investing in yourself. You have the opportunity to contribute to a traditional or Roth 401(k). In profitable years, the Company will make a discretionary profit sharing contribution to your 401(k) account in an amount determined by the Board of Directors.

## BONUS PROGRAM

The Rudolph Libbe Group bonus program was established to provide an opportunity for associates to participate in the financial success of the company. Salaried and hourly office associates who are not a member of a collective bargaining agreement are eligible to participate and receive a discretionary bonus if employed on the day the bonus is paid.

## PAID TIME OFF (PTO)

Upon hire, you are granted a bank of PTO days to be used for vacation, personal time, and sick days in the calendar year. The number of days you receive under the policy is determined by your length of credited service with the Rudolph Libbe Group.

## VOLUNTEER TIME OFF (VTO)

The Rudolph Libbe Group is committed to the communities where we live and work. In support of these efforts, each associate and co-op receives eight (8) hours of paid time off each calendar year for volunteering.



### **PARENTAL LEAVE**

The Rudolph Libbe Group offers paid parental leave to associates following the birth, adoption, or foster care placement of a child for the purpose of bonding. Primary caregivers receive 2 weeks (10 days) paid time off and the secondary caregivers receive 1 week (5 days) paid time off at 100% of their compensation.

### **SHORT AND LONG TERM DISABILITY**

Short and Long Term Disability insurance is provided at no cost to associates. This insurance provides income protection in the event you become disabled and are unable to work due to sickness or non-occupational injury.

### **LIFE INSURANCE**

Basic employee life insurance is provided at no cost to associates and paid for by the Rudolph Libbe Group. You also have the ability to elect additional voluntary life insurance for you, your spouse, and eligible dependents.

### **VOLUNTARY CRITICAL ILLNESS, ACCIDENT & HOSPITAL INDEMNITY INSURANCE**

Add an extra layer of protection for you and your family in the event of an accident, critical illness, or hospital confinement. These voluntary plans offer a cash benefit in the event of a covered loss.

### **COLLEGE ADVANTAGE 529 PLAN**

Open a college savings account and contribute to it with payroll deferrals. The 529 account grows tax-free and qualified withdrawals are free from federal and state income tax.

### **HEARING CARE SOLUTIONS HEARING BENEFIT**

The Rudolph Libbe Group partners with Hearing Care Solutions (HCS) to provide hearing exams and discounted pricing on hearing aids. There is no cost for associates to participate in this program. HCS is contracted with over 5,000 providers nationwide including 350 providers across Ohio.

### **LEGAL SHIELD AND ID SHIELD**

Instead of paying a lawyer expensive hourly fees, with Legal Shield you pay a small monthly fee and get access to experienced attorneys that can help you with any legal issue. ID Shield member benefits include privacy and security monitoring, 24/7/365 consultation, identity restoration, and a \$1 million protection policy.

### **AAA**

AAA has over 52 million members in North America. As a result, you'll have access to unparalleled AAA member benefits including roadside assistance, travel arrangements and discounts, automotive service, and insurance. Choose from classic, plus, or premier membership through our corporate program.

### **NATIONWIDE - PET INSURANCE**

Nationwide pet insurance provides coverage for veterinary expenses, allowing you to care for your pet(s) without financial worry. Members benefit from the flexibility to visit any licensed veterinarian, guaranteed issuance of coverage, 24/7 access to a Vet Helpline, and a prescription discount program.



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