

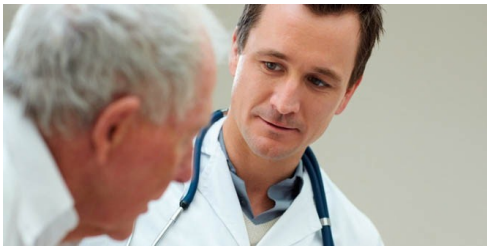


# Benefits Overview

AGU takes pride in offering a comprehensive and competitive benefits package to its employees. Working with its benefit partners, AGU offers you a benefit program that allows choice and flexibility.



## Medical Benefits



AGU's medical options are designed to provide employees and their family with access to high quality, affordable healthcare. Available plans include a high deductible HMO with a Health Reimbursement Arrangement, offering the greatest premium savings, a traditional HMO, offering affordable first dollar coverage, and a PPO plan offering a broad network of providers, with the option to see any provider of choice.

## Dental Benefits

Good dental health is important to your overall well-being. AGU offers its employees two dental plan options. Both plans provide affordable coverage based on the type of services obtained: preventative, basic or major. Employees may choose to see a dentist within the network or outside of the network, with the highest cost savings found in-network.



## Vision Benefits and Contributions

Employees are eligible to sign up for vision coverage, which allows participants to get an annual examination and lenses, frames, and contact lenses (*in lieu of frames & lenses*) every 24 months. Participants have the option of receiving care from a network or out-of-network provider.



## Life Insurance

**Basic Life and AD&D:** AGU provides Basic Life and Accidental Death and Dismemberment insurance in the amount of 2x's Basic Annual Earnings up to the maximum benefit allowed by the plan at not cost to the employee.

**Voluntary Life:** Employees may purchase through payroll deduction in multiples of \$10,000 an amount of additional life insurance up to a maximum of \$500,000.

**Voluntary AD&D:** Employees may purchase for themselves and their dependents Accidental Death & Dismemberment Insurance in \$25,000 increments up to ten times their basic annual earning to a maximum of \$500,000.



## Disability

AGU provides short and long-term disability benefits at no cost to the employee.

**Short-Term Disability (STD):** STD benefit equals 60% of an employee's weekly earnings up to \$1,000 per week. The benefit duration is 11 weeks.

**Long-Term Disability (LTD):** LTD benefit equals 60% of an employee's monthly earnings to a maximum benefit of \$15,000 per month.



## Retirement Plan/403(B) Savings Plan

AGU offers two types of 403(b) retirement plans: a Supplemental Retirement Annuity (SRA) and a Retirement Annuity (RA). The SRA plan is available to employees upon hire. Employee contributions are subject to IRS limits; if an employee is age 50 or older, he/she is entitled to make an additional "catch-up" contribution. AGU will contribute 9% of an employee's W-2 wages into an employee's RA account.



## Paid Leave



AGU offers eight (8) paid holidays, three (3) floating holidays, and accrual of paid time off (PTO) up to twenty-four (24) days if employee has less than five (5) years of service per year. After five (5) years of service accrual of PTO will increase to twenty-eight (28) days.

## Other Benefits

- Pre-tax parking outside of the AGU garage and pre-tax transit benefits that include a 10% subsidy towards the cost of transit passes to the amount allowed by law
- Flexible Spending Accounts (FSA): Medical and Dependent Care
- Health/fitness club reimbursement up to \$60 a month
- Tuition reimbursement up to the maximum allowed by IRS regulations
- Employee referral award program
- Matching charitable gifts program
- Employee Assistance Program (EAP)
- Discounted programs through AFLAC, Pre-Paid Legal, Microsoft Use program, and Working Advantage

\*Benefits offered are subject to eligibility and plan document requirements.

