

CAFETERIA / SECTION 125 PLAN

Langdale provides this plan to allow employees to pay for certain benefits on a "pre-tax" basis, as authorized by the Internal Revenue Service. By paying premiums on a "pre-tax" basis, employees recognize immediate tax savings. Premiums that qualify under this plan are the Medical Insurance, Dental Insurance, Vision Insurance, Cancer Insurance, and Accident Insurance.

Below is an outline of employee benefits provided for full-time employees of The Langdale Company and Affiliates. The summaries shown are for illustration only. Employees should consult the actual certificate/booklets or policies of each plan for the exact specifications and limitations. For additional information about these benefits refer to www.houze.org/langdale.

Medical - The Langdale Company

Employees may enroll in the Langdale Benefit plan. Additional information about the plan may be obtained from www.tlcbenefitsolutions.net or www.houze.org/langdale. Dependent Children may be covered to age 26. **Employees must provide verification documentation when adding new dependents.**

WEEKLY RATES		Single Coverage				Family Coverage			
Life Insurance Class	Salary Range	Premium	w/ Tobacco Surcharge	w/ Diabetes Surcharge	w/ Tobacco & Diabetes Surcharge	Premium	w/ Tobacco Surcharge	w/ Diabetes Surcharge	w/ Tobacco & Diabetes Surcharge
30,000	\$15,000 - \$21,999	\$25.67	\$44.13	\$34.90	\$53.36	\$111.21	\$129.67	\$120.44	\$138.90
40,000	\$22,000 - \$29,999	\$27.10	\$45.56	\$36.33	\$54.79	\$113.83	\$132.29	\$123.06	\$141.52
50,000	\$30,000 - Greater	\$28.49	\$46.95	\$37.72	\$56.18	\$116.33	\$134.79	\$125.56	\$144.02

SEMI-MONTHLY RATES		Single Coverage				Family Coverage			
Life Insurance Class	Salary Range	Premium	w/ Tobacco Surcharge	w/ Diabetes Surcharge	w/ Tobacco & Diabetes Surcharge	Premium	w/ Tobacco Surcharge	w/ Diabetes Surcharge	w/ Tobacco & Diabetes Surcharge
30,000	\$15,000 - \$21,999	\$55.62	\$95.62	\$75.62	\$115.62	\$240.94	\$280.94	\$260.94	\$300.94
40,000	\$22,000 - \$29,999	\$58.72	\$98.72	\$78.72	\$118.72	\$246.62	\$286.62	\$266.62	\$306.62
50,000	\$30,000 - Greater	\$61.74	\$101.74	\$81.74	\$121.74	\$252.05	\$292.05	\$272.05	\$312.05

Tobacco Surcharge: \$80 monthly surcharge (\$40 semi-monthly or \$18.46 weekly) will be added if employee and/or covered dependent has used tobacco or tobacco products in the last 12 months.

Diabetes Surcharge: \$40 monthly surcharge (\$20 semi-monthly or \$9.23 weekly) will be added if employee and/or dependent are diagnosed with diabetes and choose not to participate in The Langdale Diabetes Management Program.

Spouse Coverage: If spouse has ACA-compliant employer sponsored health insurance coverage available to him or her through their employer or retirement system, the spouse will not be eligible for coverage under Plan.

Dental - The Langdale Company

Type, I, II, and III services. \$50.00 annual deductible. \$1,500.00 Annual Maximum per covered person. Employees can enroll spouse as well as children to age 26.

Coverage	Weekly	Semi-monthly
Employee only	\$2.06	\$4.43
Employee + 1 Dependent	\$6.51	\$14.11
Employee + 2 or more Dependents	\$13.11	\$28.41

Vision - EyeMed

Employees may enroll in a Vision Plan, which includes in-network and out-of-network benefits. Plan benefits include the following annually: (1.) Exam \$10 copay in network (2.) Lens \$25 copay in network. Dependent children can be covered to age 26.

Coverage	Weekly	Semi-monthly
Employee only	\$1.60	\$3.46
Employee + 1 Dependent	\$2.96	\$6.19
Employee + Family	\$4.39	\$9.20



This information is provided as an outline and summary only. Please refer to the actual policies or employment certificates for exact provisions and limitations.

Basic Group Life - *Lincoln Financial*

The Langdale Company provides Basic Life insurance, at no cost, to all full-time employees, who are enrolled in The Langdale Company Health Plan. Benefits are reduced 35% at age 70, 50% at age 75, and terminates upon retirement.

Employee Annual Earnings	Life Amount	AD&D Amount
\$15,000 but less than \$22,000	\$30,000	\$30,000
\$22,000 but less than \$30,000	\$40,000	\$40,000
\$30,000 or more and LANCO over-the-road truck drivers who are enrolled in the Employer Medical Plan	\$50,000	\$50,000

Employee Group Supplemental Life and AD&D - *Lincoln Financial*

While employed with The Langdale Company, employees may purchase additional group life insurance with accidental death/dismemberment in order to protect their beneficiaries. The Life Benefit may be purchased in \$10,000 increments to a maximum benefit of \$500,000, not to exceed 5 times annual earnings. Benefits are reduced 35% at age 65, 55% at age 70, 70% at age 75, 80% at age 80 and 85% at age 85. Employee must have Group Life in order to obtain Spouse or Dependent Group Life.

Spouse Group Life and AD&D - *Lincoln Financial*

Employees can purchase additional group life insurance with accidental death and dismemberment for their spouse. The Supplemental Life Spouse Benefit may be purchased in increments of \$5,000, up to a maximum of \$100,000, not to exceed the amount of the Employee's Supplemental Life elected. Coverage terminates when the Dependent Spouse attains age 70.

Optional Employee Group Life - per 10,000		
Age	Weekly	Semi-monthly
Less than 30	\$0.16	\$0.35
30 - 34	\$0.19	\$0.40
35 - 39	\$0.21	\$0.45
40 - 44	\$0.35	\$0.75
45 - 49	\$0.58	\$1.25
50 - 54	\$0.92	\$2.00
55 - 59	\$1.45	\$3.15
60 - 64	\$2.33	\$5.05
65 - 69	\$4.29	\$9.30
70 - 74	\$9.00	\$19.50
75 - 79	\$11.59	\$25.10
80-84	\$18.67	\$40.45
85-99	\$29.38	\$63.65

Child(ren) Group Life - *Lincoln Financial*

Each employee has the option of selecting additional Group Life insurance on their Dependent Children for \$5,000 or \$10,000. \$5,000 coverage costs \$.15/weekly or \$.33/semi-monthly. \$10,000 covers costs \$.30/weekly or \$.65/semi-monthly. Coverage continues to age 19, or to age 26 if full-time student.

Short-Term Disability - *Lincoln Financial*

Employees not eligible for the company paid LTD can elect to enroll in a short-term disability plan that provides up to 60% of pre-disability earnings. Maternity benefits are paid the same as for an illness. Benefits are not paid for occupational illness or accident. Payroll deduction costs are based on earnings and age as of January 1st of each year.

Two plan options are available.

OPTION 1

Benefits Begin for Accident & Sickness on the 15th day, for a maximum of 13 weeks. Benefits can be elected in \$50 increments, from \$100 to \$1500, not to exceed 60% of salary.

Rate per \$50 of Weekly Benefit	
Age	Weekly/Semi-Monthly
0 - 49	\$0.32 / \$0.70
50 - 59	\$0.59 / \$1.28
60+	\$0.90 / \$1.95

OPTION 2

Benefits Begin for Accident & Sickness on the 31st day, for a maximum of 26 weeks. Benefits can be elected in \$50 increments, from \$100 to \$1500, not to exceed 60% of salary.

Rate per \$50 of Weekly Benefit	
Age	Weekly/Semi-Monthly
0 - 49	\$0.34 / \$0.73
50 - 59	\$0.64 / \$1.38
60+	\$0.97 / \$2.10

Long-Term Disability - *Lincoln Financial*

Langdale provides Long-Term Disability to full time eligible employees, working at least 30 hours per week, at no cost. The plan provides a monthly benefit for employees that are deemed disabled due to accident or sickness and cannot work. The Monthly Benefit equals 60% of earnings at the time of disability, to a maximum of \$5,000 per month benefit, with a minimum of \$100. There is an elimination period (waiting period) of 90 days. The benefit period is to age 65 or normal social security retirement age (SSNRA). **Subject to 3/12 Pre-Existing Limitation**

Employee Assistance Program - *Lincoln Financial*

EmployeeConnect(SM) is included with coverage through the Long-Term Disability plan and LifeKey(SM) is included with coverage under the Group Term Life Insurance. Both are included at no cost.



Flexible Spending Accounts (FSA), Medical and Dependent Daycare -

MedCom

Employees may set aside dollars, on a "pre-tax" basis into Flexible Spending Accounts to pay for certain out-of-pocket medical, dental, and vision related expenses; or into a separate account to pay child or dependent care expenses. The maximum deposit for Medical FSA is \$, 50 per year per employee. The medical FSA has a\$ rollover for unused funds. The maximum deposit for Childcare FSA is \$5,000 annually (or married filing separately \$2,500). The Plan Year for both accounts is January - December.

Critical Illness - *Unum*

Critical Illness is available in benefit amounts of \$5,000 up to \$50,000 that includes a lump sum benefit for covered illnesses: Cancer, Heart Attack, Stroke, Major Organ Transplant, End Stage Renal Failure, Carcinoma in Situ and Coronary Artery Bypass Surgery. Also included is an annual \$50 Health Screening Benefit. Rates are based on tobacco status and age.

Cancer - *Aflac*

Employees can choose between two levels of the Cancer Protection Assurance Plans. Each plan provides varying levels of benefits for the covered insureds. Both plans include a \$500 Annual Building Benefit Rider and if covering children, include an additional \$10,000/child for a first occurrence benefit rider. Children are covered to age 26. Enrollment or changes must be made with a Benefits Counselor during Open Enrollment.

Option 1		Option 2	
Weekly / Semi-Monthly Rates:		Weekly / Semi-Monthly Rates:	
Employee	\$5.20 / \$11.27	Employee	\$9.10 / \$19.73
One Parent Family	\$5.41 / \$11.73	One Parent Family	\$9.31 / \$20.18
Employee/Spouse	\$9.32 / \$20.20	Employee/Spouse	\$16.54 / \$35.85
Two Parent Family	\$9.53 / \$20.66	Two Parent Family	\$16.75 / \$36.30

Accident - *Aflac*

Accident is available on a voluntary basis (to age 75). The Accident Advantage Plan Series A36000 covers off the job accidents. Children are covered to age 26. Enrollment changes must be made with a Benefits Counselor during Annual Enrollment.

Coverage	Weekly	Semi-monthly
Employee Only	\$5.25	\$11.38
One Parent Family	\$8.19	\$17.75
Two Parent Family	\$10.32	\$22.36
Employee/Spouse	\$7.08	\$15.34



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