

## NEW EMPLOYEE BENEFITS AT A GLANCE 2018

| BENEFIT              | ELIGIBILITY   | DESCRIPTION   | PAID BY              |
|----------------------|---------------|---|----------------------|
| Medical Expense Plan | <b>PLAN A</b> | <ul style="list-style-type: none"> <li>■ Mennonite Health Services; PPO - Highmark Blue Cross Blue Shield; Prescription Services - Caremark</li> <li>■ To find a provider in the Highmark Blue Cross Blue Shield network, Log on to <a href="http://www.highmarkbcbs.com">www.highmarkbcbs.com</a></li> <li>■ Deductible: \$1,000.00 per person, \$1,500.00 per family for in-network services</li> <li>■ Office visit co-pay - \$25.00; ER co-pay - \$100.00</li> <li>■ No pre-existing condition clauses</li> <li>■ Preventive is covered at 100%</li> </ul> <p style="text-align: center;"><i>(for more detailed information and out of network coverage please see your summary plan description located on the intranet)</i></p> | Oaklawn and Employee |
|                      | 75% to 100%   | <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 96.50</li> <li>▶ Employee &amp; Dependents: 173.50</li> <li>▶ Employee &amp; spouse: 205.00</li> <li>▶ Family: 281.00</li> </ul> <p><b>New Participants:</b><br/>Oaklawn is participating in the First Person Wellness Program to give you a way to control your health plan contribution.</p>   |                      |
|                      | 60% to 74%    | <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 207.50</li> <li>▶ Employee &amp; Dependents: 335.50</li> <li>▶ Employee &amp; spouse: 383.00</li> <li>▶ Family: 511.00</li> </ul> <p><b>Wellness screenings will be provided by Oaklawn once per year and could increase or decrease your health insurance premium based on your results. See attached wellness goals and information.</b></p>   |                      |
|                      | <b>PLAN B</b> | <ul style="list-style-type: none"> <li>■ Mennonite Health Services; PPO - Highmark Blue Cross Blue Shield; Prescription Services - Caremark</li> <li>■ To find a provider in the Highmark Blue Cross Blue Shield network, Log on to <a href="http://www.highmarkbcbs.com">www.highmarkbcbs.com</a></li> <li>■ Deductible: \$2,500.00 per person, \$5,000.00 per family for in-network services</li> <li>■ Office visit co-pay - \$40.00; ER co-pay - \$200.00</li> <li>■ No pre-existing condition clauses</li> <li>■ Preventive is covered at 100%</li> </ul> <p style="text-align: center;"><i>(for more detailed information and out of network coverage please see your summary plan description located on the intranet)</i></p> |                      |
|                      | 75% to 100%   | <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 67.50</li> <li>▶ Employee &amp; Dependents: 123.50</li> <li>▶ Employee &amp; spouse: 152.00</li> <li>▶ Family: 217.00</li> </ul> <p><b>New Participants:</b><br/>Oaklawn is participating in the First Person Wellness Program to give you a way to control your health plan contribution.</p>   |                      |
|                      | 60% to 74%    | <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 175.50</li> <li>▶ Employee &amp; Dependents: 279.50</li> <li>▶ Employee &amp; spouse: 319.00</li> <li>▶ Family: 423.00</li> </ul> <p><b>Wellness screenings will be provided by Oaklawn once per year and could increase or decrease your health insurance premium based on your results. See attached wellness goals and information.</b></p>   |                      |
| Dental Plan          | 60% to 100%   | <ul style="list-style-type: none"> <li>■ Mennonite Health Services</li> <li>■ <b>Use any dental provider</b></li> <li>■ Preventative services - 100%; basic services - 80%; major services - 50%</li> <li>■ Deductible - \$0.00 on preventative; \$25.00 on basic and major; maximum of 3 deductibles per family</li> <li>■ Orthodontia - Not subject to deductible and plan pays 50% with lifetime max of \$2,000. Ages 6-19 yrs only</li> </ul> <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 15.60</li> <li>▶ Employee &amp; Dependents: 36.75</li> <li>▶ Employee &amp; spouse: 30.15</li> </ul>   | Employee             |

|   |                                     | Family:  | 51.63  |                      |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
|---|-------------------------------------|--|--|----------------------|--------------------|-----------------------|------------------------------|-------------------------|-------|---------|---------|------|----------|----------|-------|----------|----------|-----|----------|----------|--------------------|
| BENEFIT   | ELIGIBILITY                         | DESCRIPTION  |  | PAID BY              |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Vision Plan   | 60% to 100%                         | <ul style="list-style-type: none"> <li>■ Vision Service Plan (VSP)</li> <li>■ To find a provider in the VSP network, log on to www.vsp.com</li> <li>■ \$10.00 co-pay on exams; \$30.00 co-pay on glasses; no co-pay on contacts</li> </ul> <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 4.49</li> <li>Employee &amp; one dependent 6.85</li> <li>Family: 12.28</li> </ul>  |  | Employee             |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Flexible Spending   | 60% to 100%                         | <ul style="list-style-type: none"> <li>■ The Harrison Group</li> <li>■ Pre-tax premiums, Medical Expense Reimbursement or Dependent Care Reimbursement</li> <li>▶ Rate for the flexible spending account is \$2.78 per pay period</li> <li>Premiums for medical, dental, and vision are pre-taxed at no cost to employee</li> </ul>  | <p><b>Annual Contributions:</b></p> <ul style="list-style-type: none"> <li>Medical - \$240.00 min</li> <li>Medical - \$2600.00 max</li> <li>Dependent - \$240.00 min</li> <li>Dependent - \$5000.00 max</li> </ul> | Oaklawn and Employee |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Basic Life and Accidental Death and Dismemberment         | 60% to 100%                         | <ul style="list-style-type: none"> <li>■ Mutual of Omaha</li> <li>▶ 1.5 times employee's annual salary to a maximum of \$50,000</li> </ul>   |  | Oaklawn              |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Supplemental Life Insurance                               | 60% to 100%                         | <ul style="list-style-type: none"> <li>■ Mutual of Omaha</li> <li>▶ <b>Employee</b> - Up to 5 times employee's salary in increments of \$10,000<br/>Guarantee issue up to \$150,000</li> <li>▶ <b>Spouse</b> - Up to 50% of employee amount in increments of \$5,000<br/>Guarantee issue up to \$50,000</li> <li>▶ <b>Children</b> - Up to 50% of employee amount in increments of \$2,000<br/>Not to exceed \$10,000. Guarantee issue up to \$10,000</li> </ul>   |  | Employee             |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Short Term Disability                                     | 60% to 100%                         | <ul style="list-style-type: none"> <li>■ Salary Protection while you are away from work due to your own disability</li> <li>■ Benefit length and amount is based on employee's length of service and FTE</li> <li>■ Short term disability starts after a 1 week elimination period - use PTO or no pay</li> </ul> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Years of Service</u></th> <th style="text-align: center;"><u>at 60%</u></th> <th style="text-align: center;"><u>Total Weeks</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Date of hire to 2 yrs</td> <td style="text-align: center;">Not eligible through Oaklawn</td> <td style="text-align: center;">Voluntary Benefit AFLAC</td> </tr> <tr> <td style="text-align: center;">2 - 5</td> <td style="text-align: center;">9 weeks</td> <td style="text-align: center;">9 weeks</td> </tr> <tr> <td style="text-align: center;">5-10</td> <td style="text-align: center;">10 weeks</td> <td style="text-align: center;">10 weeks</td> </tr> <tr> <td style="text-align: center;">10-17</td> <td style="text-align: center;">11 weeks</td> <td style="text-align: center;">11 weeks</td> </tr> <tr> <td style="text-align: center;">17+</td> <td style="text-align: center;">12 weeks</td> <td style="text-align: center;">12 weeks</td> </tr> </tbody> </table> | <u>Years of Service</u>  | <u>at 60%</u>        | <u>Total Weeks</u> | Date of hire to 2 yrs | Not eligible through Oaklawn | Voluntary Benefit AFLAC | 2 - 5 | 9 weeks | 9 weeks | 5-10 | 10 weeks | 10 weeks | 10-17 | 11 weeks | 11 weeks | 17+ | 12 weeks | 12 weeks | Oaklawn at 2 years |
| <u>Years of Service</u>                                   | <u>at 60%</u>                       | <u>Total Weeks</u>   |  |                      |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Date of hire to 2 yrs                                     | Not eligible through Oaklawn        | Voluntary Benefit AFLAC  |  |                      |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| 2 - 5   | 9 weeks                             | 9 weeks  |  |                      |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| 5-10  | 10 weeks                            | 10 weeks   |  |                      |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| 10-17   | 11 weeks                            | 11 weeks   |  |                      |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| 17+   | 12 weeks                            | 12 weeks   |  |                      |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Long Term Disability                                      | 60% to 100%                         | <ul style="list-style-type: none"> <li>■ Mutual of Omaha</li> <li>■ Salary Protection while you are away from work due to your own disability</li> <li>▶ Begins after you are disabled for six months and provides 60% of your salary for up to 24 months</li> </ul>   |  | Oaklawn              |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Accident, Critical Illness, Cancer, Short Term Disability | 60% to 100%                         | <ul style="list-style-type: none"> <li>■ AFLAC</li> <li>▶ Fixed rates and plans are portable</li> </ul>  |  | Employee             |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Oaklawn 403(b) Plan                                       | All employees over age of 21        | <ul style="list-style-type: none"> <li>■ No waiting period to participate in the Oaklawn 403(b) plan</li> <li>■ Traditional and/or Roth options</li> </ul>   |  | Employee             |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |
| Oaklawn 403(b) Plan Match                                 | Must work 1,000 hours and attain .. | <ul style="list-style-type: none"> <li>■ Must work at least 1000 hrs annually to receive the match from Oaklawn</li> <li>■ Enrollment in the plan match is held every January, April, July and October after meeting the eligibility requirements</li> </ul>   |  | Oaklawn              |                    |                       |                              |                         |       |         |         |      |          |          |       |          |          |     |          |          |                    |

|               |   |
|---------------|---|
| the age of 21 | ▶ Oaklawn will match 50% of the employee contribution, up to a maximum match by Oaklawn of 3%; 5 yr vesting |
|---------------|---|

| BENEFIT                           | ELIGIBILITY                             | DESCRIPTION   | PAID BY      |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |
|-----------------------------------|---|---|--------------|---|----------------------------------|-------------------------|----------|--------|----------------|----------|--------|-----------------|----------|--------|----------|----------|--------|---------|
| Paid Time Off (PTO)               | 10% to 100%                             | <ul style="list-style-type: none"> <li>■ Employees begin earning PTO from the first day of employment. (PRN employees do not earn PTO)</li> <li>■ You can use PTO as soon as you earn it</li> <li>■ Amount of PTO earned per pay period is based on FTE for salaried staff and hours worked for hourly staff<br/><i>(for more information, see PTO policy and accrual rate sheet)</i></li> </ul> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Years</u></th> <th style="text-align: center;"><u>Hours = Days</u> (Based on 100% FTE)</th> <th style="text-align: center;"><u>Manager/Dir/VP (100% FTE)</u></th> </tr> </thead> <tbody> <tr> <td>▶ Date of hire to 3 yrs</td> <td style="text-align: center;">128 = 16</td> <td style="text-align: center;">168=21</td> </tr> <tr> <td>3 yrs to 9 yrs</td> <td style="text-align: center;">168 = 21</td> <td style="text-align: center;">168=21</td> </tr> <tr> <td>9 yrs to 19 yrs</td> <td style="text-align: center;">208 = 26</td> <td style="text-align: center;">208=26</td> </tr> <tr> <td>19 yrs +</td> <td style="text-align: center;">248 = 31</td> <td style="text-align: center;">248=31</td> </tr> </tbody> </table> | <u>Years</u> | <u>Hours = Days</u> (Based on 100% FTE) | <u>Manager/Dir/VP (100% FTE)</u> | ▶ Date of hire to 3 yrs | 128 = 16 | 168=21 | 3 yrs to 9 yrs | 168 = 21 | 168=21 | 9 yrs to 19 yrs | 208 = 26 | 208=26 | 19 yrs + | 248 = 31 | 248=31 | Oaklawn |
| <u>Years</u>                      | <u>Hours = Days</u> (Based on 100% FTE) | <u>Manager/Dir/VP (100% FTE)</u>  |              |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |
| ▶ Date of hire to 3 yrs           | 128 = 16                                | 168=21  |              |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |
| 3 yrs to 9 yrs                    | 168 = 21                                | 168=21  |              |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |
| 9 yrs to 19 yrs                   | 208 = 26                                | 208=26  |              |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |
| 19 yrs +                          | 248 = 31                                | 248=31  |              |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |
| Professional Funds                | Professional Employees                  | <ul style="list-style-type: none"> <li>■ Specified amounts for professional seminars, memberships, and dues</li> </ul>  | Oaklawn      |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |
| Employee Assistance Program (EAP) | All employees and their family          | <ul style="list-style-type: none"> <li>■ Free screening and referral through New Avenues for employees and their family members</li> <li>■ 24-hour on-call emergency service is also provided</li> </ul>  | Oaklawn      |   |                                  |                         |          |        |                |          |        |                 |          |        |          |          |        |         |

**NOTE: Although we have 26 pay periods each year, benefit deductions are only taken out of 24.**

**FTE/Hours Conversion:**

- 100% FTE = 40 hours per week**
- 90% FTE = 36 hours per week**
- 80% FTE = 32 hours per week**
- 75% FTE = 30 hours per week**
- 70% FTE = 28 hours per week**
- 65% FTE = 26 hours per week**
- 60% FTE = 24 hours per week**