



Employee Benefit Summary

A Brief Summary of:

Medical Care Dental Care Vision Care Disability Insurance Life Insurance
 Social Security Retirement Paid Time Off

This benefit statement is based on current policies. The Company reserves the right to amend or change available benefits at any time. Deductions amounts are subject to change during annual renewals.

Source Logistics, Inc. recognizes that dedicated employees are its most important assets. This benefit statement reflects the company's commitment to you and your dependents and is one way of showing you how much Source Logistics appreciates your contribution to our success. We hope this statement will help you better understand your "overall compensation" which is comprised of wages and company benefits.

Tim Hill, President

*****Enrollment forms are required for medical insurance, dental insurance, vision insurance, life insurance, short and long term disability insurance.*****

Healthcare Insurance (Medical & Prescription)

The United Healthcare Plan is a comprehensive plan with in network copays of \$25.00 for general doctors, \$50.00 for a specialist, \$100.00 for urgent care and \$200.00 for emergency room visits. In network deductible is \$2,000.00 with co-insurance of 80/20. Out of network deductible is \$4,000.00 with 60/40 co-insurance.

The rapidly escalating cost of health care has led many employers to implement cost-sharing with employees. Costs incurred for employee, spouse, and/or family is shared by the employee and Source Logistics, Inc. The current policy weekly deductions are:

Employee: \$64.44 Employee & Spouse: \$115.09
 Employee & Children \$106.53 Employee & Family: \$127.26

Benefit begin the first of the month following 60 days of continuous active employment for all full-time employees and their dependents. Visit www.myuhc.com for provider listing and available benefits.

Employee must complete the United Healthcare enrollment form and return to the Human Resource Department @ 500 W Main St Suite 216 Russellville, AR 72801 or fax to 888.224.2812 on or before the stated date in the employee's enrollment notice letter.

Dental Insurance

The Delta Dental Plan will pay 100% of reasonable and customary charges for preventive dental care, 80% for minor restorations and 50% for major repairs with a \$1,000.00 maximum benefit per insured. There is a \$50.00 annual deductible per insured on minor and major restorations. See enclosed Delta Dental Summary of Benefits.

Benefits begin the first of the month following 60 days of continuous active employment for all full-time employees and their dependents. Visit www.deltadental.com for provider listing and available benefits

Weekly Payroll Deducted Premiums:

Employee Only: \$6.75 Employee & Spouse: \$13.49 Employee
 and Child(ren): \$12.58 Employee & Family: \$20.04

Employee must complete the Delta Dental enrollment form and return to the Human Resource Department @ 500 W Main St Suite 216 Russellville, AR 72801 or fax to 888.224.2812 on or before the stated date in the employee's enrollment notice letter.

Vision Insurance

The Vision Service Plan (VSP) will pay for one eye exam every 12 months with frames and lenses every 12 months. There is a \$25.00 co-pay for the exam. Frames and lenses are discounted to contract rates for in network services. Any out of network services are subject to the copay with a maximum benefit per item. Medically necessary contact lenses are covered 100% up to contracted limits

Benefits begin the first of the month following 60 days of continuous active employment for all full-time employees and their dependents. Visit www.vsp.com for provider listing and available benefits.

Weekly Payroll Deducted Premiums:

Employee Only: \$2.84 Employee & 1 Dependent: \$4.22
Employee & Family: \$7.37

Employee must complete the Vision Service Plan (VSP) enrollment form and return to the Human Resource Department @ 500 W Main St Suite 216 Russellville, AR 72801 or fax to 888.224.2812 on or before the stated date in the employee's enrollment notice letter.

Life Insurance (Includes Family Life and AD&D)

Source Logistics, Inc. provides life insurance for all employees equal to their annual base pay. In addition, you are provided with Family Life (\$2,000 for Spouse & \$1,000 for children under 25) and an Accidental Death and Dismemberment insurance which will cover you in varying amounts depending on the nature of the accident, injury or fatality. Please make sure that your beneficiary designations are current.

This is a company paid benefit

Benefits begin the first of the month following 60 days of continuous active employment for all full-time employees and their dependents.

Employee must complete the Mutual of Omaha enrollment form and return to the Human Resource Department @ 500 W Main St Suite 216 Russellville, AR 72801 or fax to 888.224.2812 on or before the stated date in the employee's enrollment notice letter.

Disability Insurance (Short & Long Term)

Source Logistics, Inc. recognizes the serious financial impact that can be imposed by a disability or illness and has developed a comprehensive plan that addresses your potential short and long-term needs.

You are covered during the 1st six months of a disability/illness through Mutual of Omaha's Short Term Disability (STD) policy. This plan, after a 1-week waiting period, will pay up to a maximum benefit of \$500.00 per week. If your disability or illness persist longer than six months, you are also covered by Mutual of Omaha's Long Term Disability (LTD) policy. This plan provides a monthly benefit of as much as 60% of your monthly wage until disability ends or 2 years for drivers or age 65 for non drivers. All of the above benefits are integrated to include any Social Security Disability benefits for which you may be eligible.

This is a company paid benefit

Benefits begin the first of the month following 60 days of continuous active employment for all full-time employees and their dependents.

Employee must complete the Mutual of Omaha enrollment form and return to the Human Resource Department @ 500 W Main St Suite 216 Russellville, AR 72801 or fax to 888.224.2812 on or before the stated date in the employee's enrollment notice letter.

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| <h2 style="text-align: center;">AFLAC</h2> | <p>Source Logistics, Inc. offers payroll deductions for AFLAC, but does not process the enrollments. If you have or want AFLAC insurance, please contact your AFLAC agent and have them submit a signed payroll authorization form. Forms may be emailed to HR@source-logistics.biz or faxed to 888.224.2812.</p> |
| <h2 style="text-align: center;">401(k) Plan</h2> | <p>Your 401(k) Plan can help you prepare for a comfortable retirement and provide a significant supplement to Social Security. You are 100% vested on your contributions and the interest earned from them. The company does not match employee's contributions. There are 10 funds from which you can select form.</p> <p>Benefits begin the first of the month following 90 days of continuous active employment for all full-time employees</p> <p>Employee must complete the 401k enrollment and beneficiary forms and return to the Human Resource Department @ 500 W Main St Suite 216 Russellville, AR 72801 or fax to 888.224.2812 on or before the stated date in the employee's enrollment notice letter.</p> |
| <h2 style="text-align: center;">Social Security</h2> | <p>Source Logistics, Inc. contributes an amount equal to your own Social Security contribution. Your possible benefits are listed below. The Social Security Administration now sends out Benefit Estimates which will be more accurate than the figures below, as they use your actual wage history.</p> <p>*A Lump-Sum Death Benefit *Retirement Benefits for You *Survivor's Benefits *Disability Benefits *Retirement Benefits for Dependents *Medical Care Benefits</p> <p>Once again, the Benefit Estimate you receive from the Social Security Administration will be more accurate than the figures above.</p> |
| <h2 style="text-align: center;">Workers Comp</h2> | <p>Source Logistics, Inc. pays worker's compensation for all employees effective the first day of employment for work related illness or injury. Help Source Logistics keep your work environment safe and report all safety issues to your manger or the safety director.</p> |
| <h2 style="text-align: center;">Holiday & Time Off</h2> | <p>Funeral Pay: 2 days pay in the event of death in the employee's immediate family (spouse, child, parents, sister, brother, grandparent, in-laws, or relative living with employee). Benefit starts the first day of employment.</p> <p>Personal Days: 2 days off with pay to be used at the employee's discretion. (Applications for time off must be approved by employee's manager). Benefit start 90 days after employment.</p> <p>Vacation Days: 10 days after one year of employment and 15 days after five years of employment. (Application for time off must be approved by employee's manager).</p> <p>Holiday Days: Source Logistics, Inc. observes 6 holiday: New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, and Christmas. Benefits start 90 days after employment.</p> |
| <h2 style="text-align: center;">Referral Bonus</h2> | <p>Source Logistics, Inc offers a referral bonus to all employees who recruit qualify drivers. If your recruit is hired, you get paid \$250.00 after the recruit works 7 days, \$250.00 after 30 days, and \$500.00 after 90 days.</p> |

While the details of this document provide short description of benefits, it does not describe all the exclusions, limitations or conditions of the benefit programs. If there is any real or apparent conflict between this statement and the terms, conditions or limitations of the official plan documents, the provisions of the official policy documents will control.