

MAVERICK ENGINEERING **BENEFITS SUMMARY**

EFFECTIVE DECEMBER 1, 2016



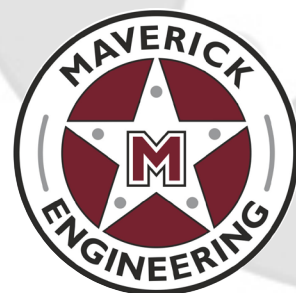
1909 West Wall St., Ste. K

Midland, Texas 79701

Office 432.262.0999

Fax 432.262.0989

www.maverick-eng.com



HEALTH

	Blue Cross Blue Shield of Texas RS03 500 80/60		Blue Cross Blue Shield of Texas RS16 1500 80/60	
	Monthly Premium - Cost to Employee		Monthly Premium - Cosst to Employee	
Employee Only	\$0		\$0	
Employee + Spouse	\$634.38		\$552.04	
Employee + Child(ren)	\$439.40		\$399.78	
Family	\$852.34		\$741.72	
Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$500		\$1,500	
Family	\$1,500		\$4,500	
Coinsurance	80%*	60%*	80%*	60%*
Out-of-Pocket Maximum (Not Including Deductible)				
Individual	\$2,000	\$4,000	\$3,000	\$6,000
Family	\$6,000	\$12,000	\$9,000	\$18,000
Annual Maximum	None		None	
Lifetime Maximum	Unlimited		Unlimited	
Hospital Services				
Inpatient Hospital	80%*	60%*	80%*	60%*
Emergency Room (Facility Only)	\$100, then 80%*		\$100, then 80%*	
Routine Services				
Office Visit Copay	\$15	70%*	\$30	70%*
Specialist Copay	\$15	70%*	\$30	70%*
Preventive Care	100%	70%*	100%	70%*
Prescription Drugs				
Deductible	None		None	
Generic/1 st Tier	\$15	Copay, then 80%*	\$20	Copay, then 80%*
Preferred Brand/2 nd Tier	\$30	Copay, then 80%*	\$35	Copay, then 80%*
Non-Preferred Brand/3 rd Tier	\$45	Copay, then 80%*	\$50	Copay, then 80%*
Specialty Meds/4 th Tier	\$15/\$30/\$45	Copay, then 80%*	\$20/\$35/\$50	Copay, then 80%*
Maternity	Included		Included	
Network(s)	BlueChoice	N/A	BlueChoice	N/A
Notes	*Amount Plan Pays After Deductible			

AT MAVERICK we believe that keeping our employees healthy is the first step to keeping them happy. Maverick covers 100% of the Employee Only monthly premium. Employees may elect to add on coverage for dependents. Maverick will cover 50% of the premium for all plans covering dependents. Maverick also offers a Section 125 Plan to help offset the cost of these insurance premiums, allowing you to have your premiums deducted from your pay on a pre-tax basis.

BENEFITS SUMMARY
MAVERICK ENGINEERING

	Guardian DentalGuard Network Access Plan	
	Monthly Premium - Cost to Employee	
Employee Only	\$0	
Employee + Spouse	\$37.66	
Employee + Child(ren)	\$48.00	
Family	\$62.03	
Basic Information		
Annual Deductible		
Individual	\$50	
Family	\$150	
Annual Plan Maximum	\$1,500	
Pediatric OOP Annual Maximum	\$350 (1 child) / \$700 (2+ children)	
Orthodontia Lifetime Maximum	No Max - Pediatric Only (medically necessary)	
Benefits	Adult	Pediatric
Type I - Diagnostic & Preventative	100%	80%
Type II - Basic Service	80%	50%
Type III - Major Services	50%	50%
Type IV - Orthodontic Services	Not Covered	50%
Periodontic & Endodontic Coverage	50%	50%
Late Entrant Waiting Periods	Yes	
Reasonable & Customary	90 th Percentile	
Network	DentalGuard Preferred	
Dependant Child/Student Age	26	
Orthodontia Age Limitation	19 (Pediatric Only)	

	Guardian Vision Plan I	
	Monthly Premium - Cost to Employee	
Employee Only	\$0	
Employee + Spouse	\$7.92	
Employee + Child(ren)	\$8.08	
Family	\$12.78	
Copays	In-Network	Out-of-Network
Exam	\$10	
Materials	\$25	
Coverage Allowances		
Eye Exam	100%, after \$10 copay	Up to \$46
Lenses		
Single Vision	100% after \$25 copay	Up to \$47
Bifocal Vision	100% after \$25 copay	Up to \$66
Trifocal Vision	100% after \$25 copay	Up to \$85
Lenticular	100% after \$25 copay	Up to \$125
Frames	20% discount after \$120 copay	Up to \$47
Contact Lenses		
Elective	Up to \$120	Up to \$120
Medically Necessary	100% after \$25 copay	Up to \$210
Laser Correction	Discounts	No Discounts
Benefit Frequency		
Exams	Every 12 months	
Lenses	Every 12 months	
Frames	Every 24 months	
Materials	Every 12 months	
Network	VSP	

DENTAL

VISION

LONG-TERM DISABILITY

Maverick pays for Long-Term Disability insurance for all full-time employees. Employees are eligible on the first day of the calendar month following 90 days of employment. Benefits begin on the 91st day of disability in the first 180 days after becoming disabled. The maximum benefit is 66 2/3% of Predisability Earnings, not to exceed a monthly amount of \$8,000.

VACATION POLICY

Full-time exempt (salaried) employees at Maverick enjoy unlimited Paid Time Off (PTO). We believe it is important for our employees to take time off when they need it. Our employees are intelligent and are expected to take personal responsibility for managing their own time, workload and results. As wonderful as that sounds, we do have some rules.

- PTO time still needs to be reported on time sheets. This allows us to ensure no one abuses our flexible PTO policy. For example, if you take more time off than you actually work, you're abusing the policy.
- Be productive. You are employed by Maverick as a full-time employee, and are expected to contribute as such. Employees that abuse the policy will be converted to hourly status and risk losing other benefits that full-time employees enjoy.
- Employees may not take more than two (2) consecutive weeks off at a time without special approval.
- PTO time must be approved by a manager prior to taking time off. It is up to each manager to determine how much advance notice they need; however, two weeks is recommended. There may be times when another employee has requested time off for the same period and you will be asked to make other arrangements.
- Employees are expected to be available when they're needed. Customer calls, staff meetings and other time sensitive responsibilities must be covered regardless of personal schedules. If you have planned time off, make sure to coordinate with your coworkers (and notify clients) to have coverage for any of your responsibilities during that time off.
- Employees do not "accrue" PTO days as in traditional plans and will not be compensated for "unused" PTO time upon termination.

SICK TIME

Employees may take up to two (2) unplanned consecutive days off without a doctor's note, but are expected to check in with their manager on those days. Three or more unplanned consecutive days off will require a note from a licensed physician authorizing the return to work. Managers may request a note from a physician at their discretion or if there are frequent recurring absences due to illness.

HOLIDAYS

Maverick Engineering will be closed on New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving (Thursday and Friday), and Christmas. These are considered paid holidays. Additional holidays may be added as approved by the Managing Partners.

