

SEPTEMBER 2020 – AUGUST 2021

BENEFITS SUMMARY

FIELD GUIDE



**FLAGGER
FORCE**
Traffic Control Services



Benefits

BENEFITS SUMMARY

SEPTEMBER 2020 – AUGUST 2021

Options Tailored to Fit Your Needs

At Flagger Force, we have worked hard to provide a variety of coverage options for you and your eligible family members. This allows you to select plans that provide the best coverage for your particular situation and budget. Each benefit type may be selected individually, so that you're able to enroll in just the coverage you and your family need.

No one wants to pay for something they'll never use. Under a "one size fits all" benefits package, employees often end up getting options they don't need at the expense of options they do need. At Flagger Force, we believe in giving our employees the power to make their own choices, making them happier with the plans they're paying for.

Ultimately, the choice is yours. For your own health and for the benefit of your loved ones, please consider taking advantage of one of our health coverage plans. We want you to stay well and take good care of yourself to not only ensure your safety at work, but to help you live a long and fulfilling life.



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When am I Eligible for Benefits as a Field Employee?

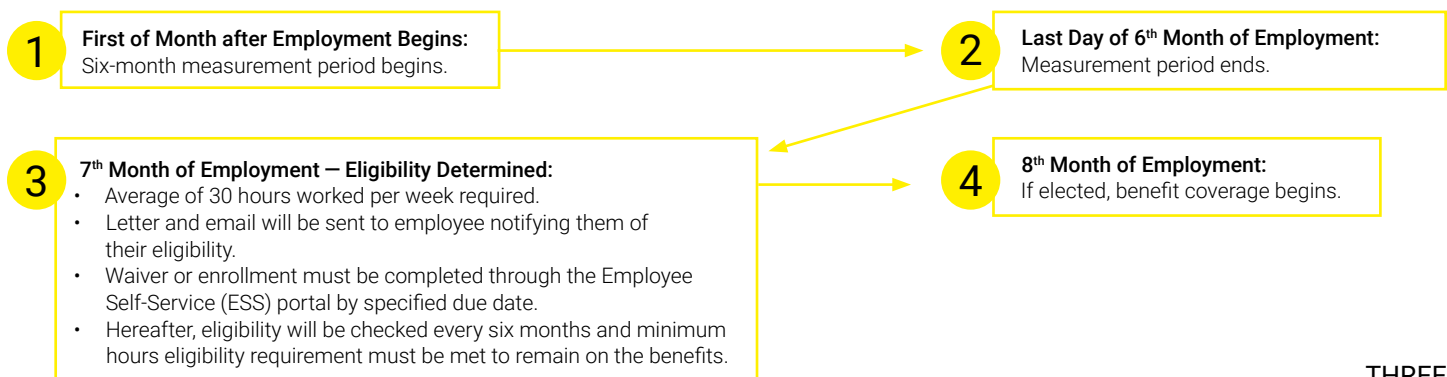
Benefit	When Eligible	Other Qualifications	Cost for Employee
PSECU Membership: PSECU offers lower fees for loan rates, higher rates on deposits made, free checking, debit card, free in-net-work ATM usage, mobile & online banking convenience, and free Bill Payer Service.	1 st day of employment	N/A	None—use our promo code to waive entrance fee: JESS
Night Rate Shift differential earning \$2 more per hour while working any job with start time after 3 p.m.	1 st day of employment	Willingness to work night shift.	None
Employee Assistance Program—24-hour hotline services and family counseling.	1 st day of employment	N/A	None
Medical Coverage, Health and Vision, Dental, Voluntary Disability Insurance, and Term Life Insurance. <i>All tailored to fit your needs.</i>	First eligibility review will occur in 7 th month of employment. If eligible, elected coverage effective 1 st day of 8 th month of employment. Additional eligibility review completed each August for Annual Open Enrollment.	Must average at least 30 working hours per week during initial, full six calendar months of employment. Thereafter, hours will be measured every February and August to determine eligibility for benefits.	Varies depending upon coverage options selected.
401K Plan	1 st day of the quarter following 90 days of employment	Company match available after 1 year anniversary; see Enrollment Guide for details.	Dependent upon employee contribution amount.

NOTE: Above information is valid September 2020–August 2021. Details are subject to change after that time.

*See CBC Benefits Timeline below.

Benefits Eligibility at a Glance

Benefits Eligibility Timeline



BENEFIT OPTIONS

September 2020 – August 2021 Weekly Employee Contributions

The contribution amount is determined by the level of coverage the employee has selected. Below is an outline of the weekly contributions for the medical, dental, and visions plans.

Carrier	Plan	Employee Only	Employee + Spouse	Employee + Child	Employee + Children	Family
CBC	Consumer Value HDHP	\$34.00	\$126.00	\$94.00	\$94.00	\$137.00
CBC	Silver PPO Plan	\$31.00	\$138.00	\$103.00	\$103.00	\$150.00
CBC	Gold PPO Plan	\$37.00	\$158.00	\$119.00	\$119.00	\$198.00
CBC	Dental - Base PPO Plan	\$1.23	\$4.73	\$3.61	\$3.61	\$7.10
CBC	Dental - Buy-Up PPO Plan	\$3.00	\$8.26	\$6.58	\$6.58	\$11.82
CBC	Vision - 12/10 Plan	\$1.00	\$2.50	\$2.00	\$2.00	\$3.00

If you would like to speak to our providers directly, please call Capital BlueCross at **1.800.962.2242**.

MEDICAL TERMS YOU SHOULD KNOW

Term	Definition
Deductible	<p>The dollar amount you pay for most services each calendar year before the plan will pay benefits.</p> <p>HDHP/Aggregate Deductible: will begin to pay benefits for any covered family member only after the entire single/family deductible has been satisfied.</p> <p>PPO/Embedded Deductible: will begin to pay benefits for any covered family member who satisfies the individual deductible. Once combined individual deductible amounts reach the full family level, the plan will pay benefits to all family members, even the members who have not satisfied the individual deductible.</p>
Copay	The flat dollar amount you may pay for certain services, such as office visits and prescription drugs, when you go to a network provider. HDHP enrollees will not have copays until deductible has been met, except for eligible preventive care.
Out-of-Pocket Limit	The maximum share of expenses you may have to pay each calendar year before the plan begins to pay at 100%. The out-of-pocket limit includes what you spend on copays, the deductible, and coinsurance.
Preferred Provider Organization (PPO)	A network of doctors and health care facilities that have agreed to provide services to plan members at discounted rates.
Medicare Reimbursement Rates	If you go to an out-of-network provider, the plan will pay benefits based on Medicare reimbursement rates for medical services in your area. Medicare's fee schedule is a national standard recognized by all providers; it is used to reimburse a significant portion of all medical claims in the United States.
High Deductible Health Plan (HDHP)	A type of health plan with lower premiums and a higher deductible. This plan can be a more affordable type of health insurance in terms of payroll deductions, but the deductible must be met before coverage begins, except for eligible preventive care and preventive medications.

CHOOSE THE BEST SOURCE FOR YOUR CARE

Different health problems require different levels of care. Save time and money by choosing what's best for the care you need.

Family Doctor

If it's not an urgent matter, call your doctor first when you are sick or injured.

Urgent Care

If you believe you should have same-day care and can't see your family doctor, an urgent care facility may be right for you. Many urgent care centers can take care of X-rays, stitches, and other minor injuries/ailments, such as:

- Colds and flus
- Minor skin rashes
- Earaches
- Small cuts
- Minor burns
- Sprains and strains

Call the Capital BlueCross Nurse Line at **800.454.2583** or visit **CapBlueCross.com** for more information.

PAID TIME OFF

FF 2020–2021

Paid time off (also known as PTO) is accrued based on the amount of hours an employee works from their date of hire with a maximum amount of PTO that can be earned within the calendar year, defined as January 1–December 31.

Less Than 2 Years of Service

Maximum of **40 hours** can be accrued in a calendar year at the rate of 1 hour per every 40 hours worked.

2+ Years of Service as of January 1

80 hours will be granted on January 1 for use during a calendar year.

4+ Years of Service as of January 1

96 hours will be granted on January 1 for use during a calendar year.

Granted PTO time needs to be used by December 31 of that calendar year or it will be lost. Any remaining PTO balance is not paid out when employment ends for any reason.

- A maximum of 24 hours of worked PTO may rollover to the next calendar year for less than 2 years of service.
- You must have completed a minimum of 6 months of service before you are eligible to use accrued PTO.
- You can see your current available PTO hour in Kronos after 6 months of service.
- Requests for time should be submitted via Kronos at least two weeks in advance, barring extenuating circumstances.
- Employment must be active at the time PTO is paid.
- PTO must be used in full-day (8-hour) increments, Monday–Friday, excluding holidays.
- Employees who have completed 2 or more years of service must be in active employee status as of January 1 to receive the full amount of PTO granted. Employees not in an active status for 4 weeks or more as of January 1, may receive a prorated amount of PTO. This amount will be determined by management based on circumstances when the employee returns to an active status later in the calendar year.
- 24 hours of unused PTO may be rolled over to the following year.

Virtual Visits

Doctor visits by live video using a smartphone, tablet, or computer (no copay for PPO plan members). You can see a doctor for these common conditions:

- Sinus infection
- Sore throat
- Bladder infection
- Urinary tract infection
- Abdominal pain
- Diarrhea
- Fever
- Pink eye
- Painful urination
- Influenza
- Respiratory infection
- Headache
- Strep throat

Emergency Room (ER)

You should only use the ER for serious problems that require immediate attention.

- Chest pain
- Breathing trouble
- Severe dizziness or confusion
- Seizures
- Heavy bleeding
- Large open wounds
- Severe vomiting
- Poisoning

Call 911 if problem is serious.

PAID HOLIDAYS

Flagger Force recognizes 6 holidays per calendar year:

- | | | |
|-------------------------|---------------------------|---------------------------|
| 1 New Year's Day | 2 Memorial Day | 3 Independence Day |
| 4 Labor Day | 5 Thanksgiving Day | 6 Christmas Day |

Employees are eligible for paid holidays after 90 days of employment if they are of active status and qualify as noted below:

- 8 hours paid per company holiday if 440 hours were accrued in the 13 weeks preceding the holiday.
- 4 hours paid per company holiday if 220 work hours were accrued in the 13 weeks preceding the holiday
- Must be available to work on the day before and the day after the holiday to earn holiday pay, unless prescheduled time off has been requested and approved for those days

Working on a Holiday

If you are asked to work on a holiday, you will receive time and a half for the work hours performed that day, in addition to any holiday pay that you would qualify for as noted above (this applies to all employees, regardless of tenure).

However, if you agree to work on a holiday, and then call off on the day of the holiday or do not report to the work assignment, you would invalidate all forms of holiday pay.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Are you or your family experiencing a difficult time? Are you feeling overwhelmed or depressed or are you dealing with a difficult family or job situation? The road of life is full of twists and turns. For the times when you need extra support, lean on our EAP—a 24/7/365 online and phone-based network of counselors that can point you in the right direction to get the help you need. This confidential program is offered **FREE** of charge to all Flagger Force employees and their family members from the moment you are hired.

Counselors can offer consultations with licensed mental health professionals, referrals to local community resources, online info/webinars/podcasts, and private self-screening services—all at no cost to you and your family. If you need assistance beyond the scope of the EAP, the counselor will help you find an affordable, local solution.

A simple phone call or visit to the EAP website can offer solutions to life's everyday challenges, including but not limited to:

- Martial and family related issues
- Children and adolescents
- Anger, stress, and time management
- Grief and loss
- Elder care concerns
- Alcohol and substance abuse
- Domestic abuse
- Tax/Debt/Financial Services
- Job-related stress

Help is just a click or phone call away:

Call **1.800.386.7055** or visit **IBHWorkLife.com** and click "Member Login" in the top right corner. Use the Username (matters) and the Password (wlm70101) to sign in or create your own account.

VOLUNTARY BENEFITS

Disability, Term Life, Accident, & Hospital Confinement Insurance through Guardian.

Guaranteed issue during open enrollment

There are no denials due to medical history.

Pick what coverage works best for your needs

It's not required to participate in medical benefits to enroll.

Voluntary Short-term & Long-term Disability Coverage

Disability insurance provides the income protection you need if you are not able to work due to a covered accident or sickness. Examples of ways you can use this valuable benefit:

- Mortgage payments
- Utility bills and other household expenses
- Food, clothing, and other necessities
- Medical costs not covered under other plans
- Travel and lodging costs for treatment

Voluntary Accident Insurance

Accidents happen every day. Did you know almost 39 million emergency room visits a year are due to an injury? If you were injured from an accident, chances are you will have expenses that you were not anticipating—will you be prepared? Accident insurance can help you deal with those expenses. Benefit payments can help you with your medical deductibles and copay and help to cover household costs, like mortgage payments, grocery expenses, and childcare.

The economic impact of unintentional injuries is about \$6,600 per household (including out-of-pocket prices for goods, services, and taxes). Even if you have good insurance, you may still have to cover out-of-pocket costs, such as:

- Deductibles, coinsurance, and co-payments
- Doctor, specialist, and physical therapy copays
- Ambulance or other transportation fees
- Inpatient hospital or outpatient surgical costs
- Crutches, wheelchairs, or other medial aids

Voluntary Term Life and AD&D Coverage

Your family depends on you in many ways and you've worked hard to ensure their financial security. But if something happened to you, will your family be protected? Will your loved ones be able to stay in their home, pay bills, and prepare for the future? Life insurance provides a financial benefit that your family can depend on. And getting it at work is easier, more convenient, and more affordable than doing it on your own. If you have financial dependents, a spouse, children, or aging parents, having life insurance is a responsible and smart decision. Benefits include:

- Lower premium option than cash value insurance
- Multiple-plan design and rider options available
- Portability allows you to take it with you if you change jobs or retire
- \$10,000 increments to a maximum of \$500,000
- AD&D (Accidental Death & Dismemberment) insurance pays benefits in the event of an accidental death and/or fractional benefits in the event of loss of a body part or the use of a body part, sight, etc.

Voluntary Hospital Confinement Insurance

Focus on recovery during a hospital stay—not your out-of-pocket costs. A hospital confinement due to an illness or injury can happen to anyone. Chances are when it occurs, you will have unplanned expenses to pay. Will you be prepared? Hospital Indemnity insurance benefit payments are made directly to you, no matter what other coverage you may have, and can be used however you choose. These benefit payments can help pay for out-of-pocket healthcare costs or other household expenses which can pile up during a hospital stay. Hospital Indemnity insurance helps provide financial peace of mind. Advantages include:

- Benefits are paid directly to you (unless you specify otherwise)
- You are paid regardless of any other insurance
- Coverage is guaranteed, for you, your spouse, and/or your eligible dependent children
- Two plan options to choose from

OTHER BENEFITS

FF 2020–2021

- Vision coverage can be used to acquire **prescription safety glasses**
- Employees willing to work night shifts are offered the Night Rate Shift differential, **earning \$2 more/hour** while working any job with a start time after 3 p.m.
- AT&T customers can receive **21% off** their monthly service charge by bringing their Flagger Force paystub into any AT&T store and mentioning FAN #2829769.
- Employees have the option to open free checking and savings accounts at Pennsylvania State Employees Credit Union (PSECU). Benefits of PSECU accounts include: lower fees & loan rates, free checking, debit cards, free in-network ATM usage, online banking, and free Bill Payer service. For more information, please visit their website at **PSECU.com** or contact our representative, Jessica Cleland, at **JCCleland@PSECU.com** or at **PSECU.com/jess**.

FLAGGER FORCE FOUNDATION

Hardship Assistance

Has a recent unexpected life event caused you a financial hardship? The Flagger Force Foundation's Employee Hardship Grant Program may be able to help. This program is supported by Flagger Force employee donations with the purpose of helping one another when in need. Consider applying for assistance if you are facing a financially challenging situation and have been actively employed for six months or more.



For more information or to apply for assistance, visit **FlaggerForce.com/Hardship-Application**.

GEAR STORE & REWARDS

Flagger Force Gear Store

Employees can shop branded gear and PPE on Flagger Force's Gear Store! There are also men's and women's waterproof, composite work boots available at a special price with free shipping. Plus, employees can earn Gear Rewards for outstanding work to use toward Gear Store purchases!



Visit the "Gear Rewards and Gear Store" section on the More tab on ITZ to access the store and shop. Need help accessing ITZ? Email **EmployeeServices@FlaggerForce.com**.



RESOURCES TO HELP YOU QUIT SMOKING



FREE Telephonic Coaching

- Free Quit line:
1.800.QUIT.NOW
(available for PA, MD, & VA)

CBC Tools

- Complete LIVING FREE Tobacco Cessation Program (online/website)
- Digital Heath Coaching
- Telephonic Tobacco Cessation Program (Healthy Rewards – BRAVO) \$1.75 PEPM + \$1,100 one-time setup fee
- Freed from Smoking – 7-week class; \$25/person
- Tobacco Free Work site Campaign Resources
- Health Exhibit/Presentation

Medications

- Chantix (Check Plan)
- Free nicotine replacement therapy

FREE Local Hospitals

- One-on-one counseling
- Group Support Sessions
- Freedom from Smoking – 7-week class

Apps

- Kwit
- Smart Quit
- Quit Smoking
- Quit for Life (ACS)
- 3-2-1 Quit Smoking Now

COMPANY VEHICLE

THE BENEFITS OF A FLAGGER FORCE COMPANY VEHICLE

The best perk of being a crew leader could be sitting in your driveway right now!

Savings Benefit

If you drive 70 miles round trip from your home to a job site and back home again, in a vehicle with a moderate fuel efficiency of 17 miles per gallon, at today's gas rates...

...you'll spend **22 cents per mile**. The cost of a vehicle maintenance and wear and tear of tires adds on another **6 cents**.

Thus, your total cost to drive and maintain a personal vehicle is **28 cents per mile**.

If you work 5 days a week, driving a total of 350 miles, that's **\$98 spent on your vehicle for work purposes only**.

÷ **70 miles**
÷ **17 MPG**

+ **22 cents**
+ **6 cents**

= **28 cents**

\$0.28/week x 70 miles

x5 days/week

= **\$98**

You would need to earn

\$122.50 additional
(pre tax) **per week**

x52 weeks a year

(assuming a minimum 25% tax rate)
just to get to the \$98 for gas and
vehicle maintenance.

that's
\$3.60
per hour

or a total
savings of
up to

\$6,000

a year if you drive
a company truck



ADDITIONAL VEHICLE BENEFITS



All Flagger Force trucks are less than five years old and are kept in top maintenance condition so that you're less likely to breakdown.



Each Flagger Force truck is issued a fuel card, which can be used for all company vehicle gas and pay-at-the-pump car wash purchases.



The weight and size of our trucks can accommodate almost all the equipment you might need on a job, and are safe and reliable in various weather conditions.



Our vehicles are optimized to protect you with the latest in safety lighting, plus our newest trucks have backup alarms and daytime running lights.



Smith Driver Training is a class offered to all employees that have been promoted to Crew Leader. The engaging, proactive training provides on-road, hands-on safety techniques to help enable improved driving.

FORD X-PLAN

FF 2020-2021

Ford's X-Plan Partner Recognition Vehicle Purchase Program

The Ford Motor Company's Partner Recognition Program provides exclusive savings on eligible Ford and Lincoln vehicles. Program benefits include exclusive pricing, an exceptionally simple process, and great value!

Who's Eligible | Flagger Force employees, members, retirees, and people within the same household are eligible.

Follow the simple steps to X-Plan savings:

- 1 Visit FordPartner.com and enter your Partner Code: **NY557**.
- 2 Click on **GENERATE MY PIN** and enter your information to receive your X-Plan PIN.
- 3 Print your PIN Certificate and bring it along when you visit a participating dealer. (You will also receive an email confirmation of your PIN number.)

Contact Info | Visit FordPartner.com to view X-Plan pricing and incentives for vehicles, to generate your PIN, and to view rules and your PIN history.

FIRESTONE PARTNER PLUS

Flagger Force and Firestone Partners Plus Auto Care Savings Plan

Firestone Partners Plus Auto Care Savings Plan is a special program available for Flagger Force employees. There is no cost to being enrolled. Use the benefits when it's convenient for you at any of the 2,000+ locations nationwide.

Follow the simple steps to savings:

- 1 Visit BSRO.com/PartnersPlusSavings and log in with your Company Code: **12106**.
- 2 You will be asked to type in your first and last name, as well as the Flagger Force assigned code (12106). Then press **"ENTER"** and you will see the certificate that details your savings and offers.
- 3 Print the certificate and present it at any of our Bridgestone Retail Operations corporate-owned stores. The benefit code does **NOT** expire, so if you print a coupon and don't use it in time, just log back in and get a new coupon.

Benefits

- ✓ Save instantly on leading brands.
- ✓ Receive special offers to ensure the lowest price.
- ✓ Provide your email in the store and receive maintenance tips.

More Info | The plan is accepted at over 2,200 Firestone Complete Auto Care, Tires Plus and Wheel Works locations nationwide.

AFFILIATE REWARDS PROGRAM

Formerly known as the Supplier Discount, the Affiliate Rewards program is an exclusive new vehicle pricing benefit for employees of FCA US LLC's partner companies. With it, you and your spouse can buy or lease eligible new Chrysler, Dodge, Jeep®, Ram, FIAT®, and Alfa Romeo Brand vehicles at the Affiliate Rewards Preferred Price: 1% below dealer invoice. You can also combine the Affiliate Rewards Preferred Price with any current incentives, like summer or year-end sales events.

1 First, you need to generate a Control Number at **www.FCAUSAffiliates.com**. To log in, use the Company Code included in the email you received with this PDF. Click on the "Generate a Control Number" button on your home page and complete the form to create your Control Number, which you'll also receive via email.

2 Then, take your Control Number with proof of employment at your company—a company ID, W-2 form or recent paycheck stub—to a participating local dealership and request the Affiliate Rewards Preferred Price. You can ask to see the vehicle invoice, where the Preferred Price ("PP") is listed. A \$75 administration fee is already included in the Preferred Price on the invoice.

3 That's it! You're ready to drive away in your vehicle.

Have a question not answered here or on the website? Contact Affiliate Rewards Program Headquarters at **AffiliateRewards@FCAGroup.com** or call **1.888.444.4321**.

PERSONAL PROTECTIVE EQUIPMENT (PPE)

Clean PPE is important and required to wear while in a work zone, but it's not just for the workplace. Living a **Safety-Driven** lifestyle while off the clock helps to keep you and your loved ones protected from all sorts of environmental hazards. Check out the chart below to find some suggestions for at-home PPE.

In The Field

Hard hats keep your head safe from falling objects and the unseen above while on a job site.

Head Protection



Safety glasses protect your precious baby blues from potential work zone hazards, such as flying objects or debris, tools, and chemicals.

Eye Protection



Reflective shirts and vests are not only a staple in work zones, they allow those working on the job site or going through one, to see you. Reflective pants help to ensure your whole body is visible and guarantees a human shape is seen by passing motorists.

High-Visibility (Hi-Viz) Gear



Protective footwear helps to keep you safe from work zone hazards, such as falling heavy objects, exposed sharp metal, pot holes, and live electric wires.

Protective Footwear



At Home

When riding a bike, be sure to wear a bicycle helmet to protect your head —you never know when an accident will happen.

Wear safety glasses when mowing the lawn and sunglasses during bright days.

Running or walking at night is dangerous. Make sure you're seen by wearing reflective outerwear.

Wear steel toe boots when working on construction projects around your house.

RETIREMENT READY

FF 2020–2021

Based on today's life expectancy, and the uncertain funding for the future of the U.S. Social Security System, you will need supplemental retirement income to sustain your living expenses for up to 20 years or more after you stop working.

Flagger Force employees become eligible to receive retirement savings in their Fringe Benefits account for every hour worked on a Prevailing Wage job from day one of employment. We recognize that Prevailing Wage jobs sometimes offer additional pay and benefits for employees and we work hard to win as much of this type of work from our clients as possible. Employees assigned to these jobs already have a jump-start on saving for their future thanks to the Fringe Benefits program we use. Most of the work in our industry is not Prevailing Wage, so you will likely need to find other ways to save for retirement, such as through our 401K program.

After 90 days of service, Flagger Force employees can choose to contribute pre-tax dollars to a 401K account. Even if you can only afford to put away \$20 a week, you should consider enrolling.

In time, you may find that you don't even notice that \$20 from your paycheck and you are able to gradually increase your contributions in a set dollar amount or percentage of your pay with every pay increase, or as often as you choose.

Company matching available after 1 year anniversary; refer to PenServ Enrollment Guide for details on matching and vesting.

Many workers believe that they will never be able to stop working, and plan to work long beyond the average retirement age. Some people think they are too young to have to think about retirement, while those who are nearing the end of their careers think it is too late to do anything about it. No matter what your current age is, it is the right time to take action for your future. The good news is with a very minimal monetary commitment, you can begin to build your nest egg.

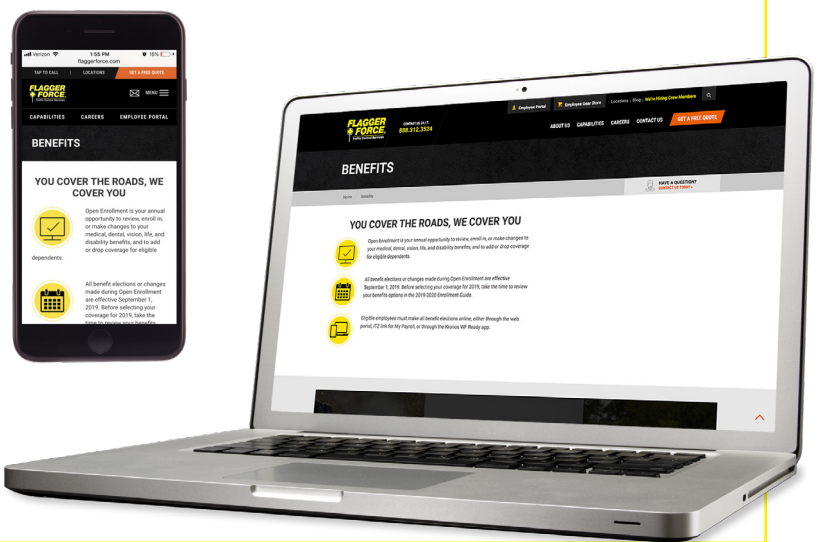
NOTE:

Past performance is no guarantee of future results. Investment return, principal value, and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. These investments are not insured or guaranteed by the PDIC, Federal Reserve, or any other government agency.

For more information, refer to your PenServ materials or **call 800.849.4001**, between 8 a.m. – 5 p.m. EST.



For more information
on benefits, visit
FlaggerForce.com/Benefits.





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