

## **Health and Welfare Benefits**

These benefits are available to Team Members through a cost share program with the company. Both the Team Member and Company share a portion of premium costs. In some cases, Storr assumes 100% of the cost of these benefits. These benefits must be applied for each year through our open enrollment process. New hires are eligible for these benefits the first of the month following thirty days of employment.

### **Medical Insurance**

In an effort to provide you with a plan that fits you and your family's needs we provide three different medical plan options to choose from. All three options are "open access" PPO plans, which means that you do not need to select a primary care doctor nor will you need a referral to visit a specialist. As long as you remain in the network, your benefits will be covered at the higher in-network benefit amount.

### **Group Term Life and AD&D Insurance**

- 100% Employer paid benefit through Mutual of Omaha
- 1 x salary, up to maximum of \$50,000

### **Short-term Disability Insurance**

- 100% Employer paid through Mutual of Omaha o Benefit begins after 14 days of disability for injury or illness
- Benefit period is 13 weeks including the 14-day elimination period
- Weekly benefit is 60% of earnings to \$1,500 per week

### **Short Term Disability Insurance – Pregnancy (Physical Delivery)**

- Female Team Members will be eligible for 100% of base salary with no waiting period from date of delivery.
- 100% base pay for 6 weeks after normal delivery
- 100% base pay for 8 weeks following C-Section delivery (as medically necessary)

### **Long-term Disability Insurance**

- 100% Employer paid through Mutual of Omaha
- Benefit begins after 90-day elimination period
- Benefit period is to SSNRA; benefits occurring after age 65 a schedule applies
- Monthly benefit is 60% of your salary to a maximum of \$8,000

### **Fit Life**

Your physical, mental and emotional health is essential to a high-quality life. We want all of our Team Members to achieve the highest quality of life possible. Regular exercise and healthy nutrition are key factors in achieving physical, mental and emotional health. Storr has three Fit

Life Programs to encourage and reward healthy behaviors. The Fit Life Programs are voluntary, and you can participate in one, two or all three of the different programs.

### **401(K) Retirement Plan Storr Office Environments, Inc.**

Team Members are eligible to participate in the plan after attainment of age 21, completion of 30 days of service with the Company and a minimum of 1000 hours worked per year. Eligible Team Members will enter the plan on the first day of each month following completion of the eligibility requirements.

Team Members may defer from their salary an amount not to exceed the dollar limits set forth by the Internal Revenue Code. Team Members who have attained the age of 50 or older may make a Catch-up Contribution above the Internal Revenue Code limitation. The current discretionary matching contribution is 50 cents per dollar of Team Member contributions to a maximum based on years of service. The Plan offers distribution and hardship distribution options.

### **Supplemental Voluntary Benefits**

Available through payroll deduction, Team Members pay the entire cost of these voluntary benefits. As a general rule, if the premium is paid for on a pre-tax basis, the benefit payout will be taxed; if the premium is paid after taxes, benefit payouts are not taxed. These benefits must be applied for and approved by the carrier of the insurance.

### **Dental Insurance**

- Ameritas vendor plans: Base and Buy-up
- \$1000 Benefit maximum
- Major and Orthodontia care covered under Buy-up
- \$250 up to \$1000 roll over maximum

### **Maternal / Paternal Leave**

Maternal and paternal enables team members to care for and to bond with a newborn or adopted child. Two weeks of paid leave is provided for team members after two years of employment.

### **Short Term Disability Insurance**

If you're unable to work due to a sickness or injury, disability income insurance can help you meet expenses and maintain your standard of living. By replacing a portion of your income, disability income insurance can help provide financial security until you get back on your feet and return to work.

### **Voluntary Life and AD&D Insurance**

- \$10,000 Team Member increments
- \$5,000 spouse increments
- \$10,000 total dependent coverage

### **Supplemental Income Protection**

- Accident: helps cover unexpected bills due to accidental injury
- Cancer/Critical Illness: lump sum benefit for certain diagnosis

### **Telemedicine**

Provides fast and inexpensive access to board certified physicians that can diagnose illness, recommend treatment and prescribe medications over the telephone. This plan is voluntary for all team members but comes with all medical plan options for enrolled team members.

### **Vision Insurance**

- \$10 exam copay; \$25 lenses copay
- \$130 allowance for frames or contacts

### **Flexible Spending Accounts – Medical and Dependent Care**

- Contribute up to \$5,000 to your Dependent CareAccount
- Contribute up to \$2,750 to your Medical SpendingAccount
- If you don't use it, you lose it. You have 90 days following the end of the plan year, to file for reimbursement of expenses incurred during the plan year.
- 2 month + 15-day grace period for Medical Expense Accounts to incur eligible expenses for reimbursement beyond the plan year.

### **Legal Ease**

Telephone advice and office consultation on an unlimited number of personal legal matters. This plan includes Identity theft, financial counseling/planning, Residential/real estate, Elder law, estate planning and many more.

### **Company Sponsored Benefits**

#### **Purchase Discount**

Discounts are offered for your use and the members of your immediate family. You are permitted to buy company products at a discount (10% over cost) for personal use or to give as gifts. It is an abuse of the discount privilege to buy items from Storr on behalf of people outside your immediate family. Storr considers such behavior a form of theft, and violators will be treated accordingly. Under no circumstances should company products be removed from the

premises unless accompanied by a receipt from Storr. Purchases are cash-on-delivery, and no payroll deductions or cash advances can be used for payment.

### **Community Volunteer Time**

Storr encourages all Team Members to give back to the community with their time and money. Occasionally, Storr will organize a community service event where Storr will pay Team members their normal compensation during work time to participate in the events. Further, a Team Member can apply to be paid to perform community service. A maximum of 16 hours per year per Team Member is allowed. Contact Human Resources for details.

### **Change A Life**

Team Members are invited and encouraged to donate and make a difference in someone else's life. Your financial gift will be payroll deducted according to your pledge form by either a "onetime" contribution, regular payroll contributions, or as a "random one-time" contribution by selecting a Featured Organization; or by introducing a 'non-profit' of your choice. Team member donations are matched by Storr up to \$1500 per Team Member per year.

### **Workplace Care Coaches**

Team Members and their dependents can receive counseling from a Workplace Care Coach through Storr Office Environments. The coach is available to serve and support every Team Member and their families when they are faced with difficult times in their lives regardless of their faith background. The program is free, confidential and voluntary. WeCare and workplace coaches along with several of your Storr teammates have partnered to create a program that provides support to Team Members and members of the community impacted by a very challenging life situation. Team Members may request assistance from the WeCare program to assist them in trying times. All requests are reviewed CONFIDENTIALLY by a 3-person group within the WeCare team only.

### **Weekend to Remember Seminars**

Storr will reimburse Team Members for the cost of the seminar who complete a Weekend to Remember seminar. These seminars are for married or engaged couples and are hosted by Family Life. For more information on the seminars go to [Familylife.com](http://Familylife.com). Contact Human Resources about the details of how to be reimbursed.

### **Financial Assistance Programs**

Storr believes in providing our Team Members the opportunity for coaching to be financially independent. The company offers Team Members the opportunity to participate in educational programs paid for by the company to help reach financial goals. From time to time the company will offer sessions through a third-party vendor that are designed to teach you how to plan for your financial future by creating plans to reduce debt, create budgets, save for emergencies and plan for retirement and college. Through the use of videos, small group sessions, educational

tools and resources, you'll learn how to jump start your money, build wealth and save for your future. For more information on this program, please see Human Resources. Storr will reimburse a Team Member for the cost of the Financial Peace University class after the Team Member completes the class.

### **Tuition Reimbursement**

Storr may provide educational assistance in cases where the outside course of study will benefit the Team Member and the company. Certain criteria must be met, and money must be available in the annual budget before assistance can be provided. Assistance will be on amounts not covered by Veteran's Benefits or other sources of aid.

Requests for tuition reimbursement, along with reasons for the request, should be submitted to your supervisor for review prior to enrollment. The request, with Team Members supervisor's recommendation, will be forwarded to the Human Resources Department for consideration and processing. The President has final say on tuition reimbursement.

### **Adoption Assistance Program**

Did you know there are about 400,000 children in foster care in the United States? And, there are about 18 million children in the world who have lost both of their parents. Because of this, the owners of Storr are strong supporters of adoption. Therefore, Storr wants to support Members through the adoption process. Adoption assistance is a benefit available to regular full-time Team Members. Adoption will be defined as steps taken through legal procedure to assume parental responsibility for an unmarried child younger than eighteen (18) years of age. Full-time, Team Members who meet the established criteria listed below shall be eligible for reimbursement for eligible expenses related to the adoption process.

Storr will reimburse up to 50% of the eligible expenses as defined below up to a maximum reimbursement of \$10,000 per child with a lifetime maximum limit of two (2) adoptions per Team Member. Storr will also provide 10 additional PTO days to assist in the adoption process of each eligible adoption. This time must be approved in writing in advance under our standard PTO request process and be used within the first six weeks after the placement of the child in the Team Member's home.

### **Criteria for Eligibility**

- Full-time Team Members with at least two (2) years of continuous service in a full-time regular position at the time of application for the benefit.
- Must be an active Team Member in good standing (has not received a Performance Improvement Plan in the past 12 months) at the time adoption assistance reimbursement is requested.
- Team Member must return to his or her previous position or another position within Storr and remain in good standing for a minimum of one (1) year.

- The adopted child must be under the age of eighteen (18) at the time of adoption and must not be married.

### **Eligible Expenses**

- Adoption agency and placement fees
- Attorney's fees/court costs
- Cost of temporary foster care for the child (during the adoption process)
- Immunizations or other medical expenses of the birth mother associated with pregnancy or delivery (during the adoption process and prior to the finalization of the adoption)
- Reasonable and necessary transportation and lodging associated with the adoption It is intended that this Policy meet the criteria and conditions set forth in Section 137 of the Internal Revenue Code pertaining to adoption assistance programs.

### **Exclusions**

- Reduced full-time, part-time and temporary Team Members
- Team Members with service time less than two (2) years
- Children eighteen (18) years or older
- Step-children residing in the household or outside the household of a natural parent or family member
- Expenses related to the surrogate parent prior to the adoption process and approval from Storr
- Adoption expenses incurred prior to the effective date of this policy without prior consent of the Human Resources Team Leader, President or CEO

Team Members who do not return to work for a minimum of one (1) year following the adoption process. If you receive reimbursement from Storr for adoption expenses and don't return to work for at least one (1) year following the adoption process you will be required to return the reimbursed amounts back to Storr.

Upon finalization of the adoption, itemized bills and receipts and a copy of the final adoption papers from the court should be submitted to the Human Resources Team Leader or Chief Financial Officer for review, approval and reimbursement. Once approved, the copy of the adoption records will be returned.

A team member who receives a reimbursement or payment from Storr pursuant to this policy but who does not qualify, or only partially qualifies, for the exclusion from income under the Federal Tax Code must make an appropriate adjustment on his/her IRS Form 1040 to include in gross income the taxable portion of the reimbursement. In addition, the Team member may need to make an adjustment to his/her income tax withholding certificate (IRS Form W-4) or make estimated tax payments to avoid potential penalties for underpayment of tax on the taxable portion of a reimbursement.

Consult IRS Publication 505 for more information on estimated tax payment obligations. Failure to return to employment for a minimum of a year after the adoption of a child will result in a repayment of any reimbursable expenses owed to Storr. A Team Member who adopts a child is eligible for FMLA. All adoption reimbursements will be made through the Storr WeCare team.

### **Holidays**

Storr offers nine (9) paid holidays. If a holiday falls on a weekend day, it is usually observed on the preceding Friday or the following Monday.

### **Paid Time Off (PTO)**

Storr offers Paid Time Off (PTO) to Team Members to be used when the need for vacation, illness, severe weather, or other personal time off situations present themselves. The Company recognizes the importance of taking time away from work to rejuvenate and spend time with family and friends. Team Members are encouraged to use this benefit to provide themselves with a healthy balance of work and no-work days throughout the year. The benefit of PTO is that it promotes a flexible approach to time off.

### **PTO Lump Sum**

PTO hours will be provided in lump sum for all new hires offered 80 or less hours in year one, either at a lump sum rate of 40 hours or 30 hours depending on your employment status. Hours will be made available on the 1st of the month following 30-days of employment.

### **PTO Buyup**

Storr will allow reduced full-time and full-time Team Members with less than five years of service the option to purchase additional PTO each year. Team Members may purchase a minimum of 8 hours or a maximum of 40 hours of PTO time each calendar year in addition to the PTO time you are eligible to accrue from the Company.