Benefits Overview
Admin *Employees*

Tree Top's compensation system is designed to pay wages and salaries that are competitive with those offered by other employers within the industry and our community. In addition, Tree Top offers comprehensive benefit plans designed to provide you and your family with solid protection and income security. This summary outlines the principal features of the Tree Top benefit plans. In the event there is any variation between in this summary and the written provisions of the plan documents, the plan documents will prevail. Tree Top reserves the right to amend or terminate any of all the plans.

Health Benefits

Health benefits begin on the first day of employment.

Medical Plan - Administered by Personify Health

Three medical plans are available:

Core Plan

- Annual deductible - $600 Individual / $1,800 Family
- Office Visit Copays - $30
- 80% paid after deductible

Value Plan

- Annual deductible - $1,250 Individual / $3,750 Family
- Office Visit Copays - $45
- 70% paid after deductible

HDHP

-Annual deductible - $2,500 Individual / $5,000 Family
-Office Visit – deductible + 20%
-80% paid after deductible

Dental Plan - Administered by Personify Health

- Coverage (no networks)
  - Annual deductible - $25 Individual / $75 Family
  - Calendar year maximum - $2,500/person
  - Preventive services covered 100%
  - Basic services covered 80%
  - Major services covered 50-80
  - Orthodontic services covered 50%
  - Orthodontia lifetime benefit - $1,500/person

Vision Plan - Administered by VSP

- Coverage:
  - In network
    - Annual eye exam covered in full
    - Lenses covered in full
    - $180 allowance for frames or toward contacts
  - Out of network reimbursements
    - Eye exam - $64
    - Lenses - $50-125
    - Frames - $70
    - Contacts - $105

Optional Insurance Coverage

Employees may voluntarily purchase additional insurance coverage including Accident, Critical Illness and Whole Life Insurance. These insurance options are available during Open Enrollment.

LIFEroots Wellness Program

Tree Top's wellness program, LIFE*roots*, is designed to reward, support, and strive for good health. We all know that the everyday choices we make can help us live healthier and happier lives – both at work and at home. Annually, each location will hold an onsite biometrics screening. All employees are encouraged to take advantage of the Gateway Health Screenings, biometric and preventative wellness exam to earn a $600 Health Screening Bonus check. You can earn an additional $400 on a wellness card by completing reward activities.

Work-Life Balance

Through Tree Top's employee assistance program (EAP), employees and their family members have unlimited access to consultants by telephone 24 hours a day, resources, and tools online, and up to three face-to-face visits with counselors for help with a short-term problem.

Income Protection Programs

Life and AD&D Insurance

Tree Top provides two times your annual salary in life insurance and accidental death and dismemberment (AD&D) coverage for employees, and $2,000 for each eligible dependent. Employees have the option to purchase additional coverage at low group rates during Open Enrollment.

Disability Coverage

- *Short Term Disability Coverage*: Tree Top provides short-term disability income for illnesses or injuries for up to 13 weeks at 75% or your weekly earnings. Coverage begins on the first day of hospitalization or the eighth day of illness.
  **Employees residing in CA & WA are insured by this plan*; however, benefits from the plan will be offset by benefits received from state mandated disability coverage.
- *Long Term Disability Coverage:* Tree Top provides coverage for temporary or total permanent disability, beginning on day 91 and continuing for the entire term of the disability or until age 65, at 66.67% of your monthly salary. Disability, under the terms of the policy, means you are unable to perform the duties of your current position, rather than a disability to perform any job.

Flexible Spending

Health Care Flexible Spending Account (FSA) & Limited Purpose FSA available if enrolled in the HDHP/HSA Plan

This Flexible Spending Account allows employees to set funds aside on a pre-tax basis to pay for eligible health care expenses. Treetop allows employees to contribute up to the set IRS maximums per year.

Dependent Care Flexible Spending Account (FSA)

This Flexible Spending Account allows employees to set funds aside on a pre-tax basis to pay for eligible dependent care expenses. Treetop allows employees to contribute up to the set IRS maximums per year.

Retirement Plans

Defined Contribution Plan – 401(k) Employees are eligible to begin contributing after 90 days of employment. You can contribute up to 90% of annual salary, subject to IRS limits https://www.irs.gov.

Tree Top matches 100% of employees' contribution, up to the first 4.5% of eligible compensation.

Before-Tax - Contributions are made before income taxes taken out of your paycheck. When you withdraw from your account, your contributions and any earnings are subject to taxes.

Roth - Contributions are made with money that has already been taxed. Contributions and earnings on the account are tax-free after age 59 ½ and in the plan 5 years.

After-Tax - Money has already been taxed, but you will owe tax on any earnings. After-tax contributions are NOT eligible for employer match.

Leave Programs

Paid Time Off (PTO)

Employees accrue paid time off (PTO) beginning on their first day of employment. PTO may be used as it is accrued for vacation, illness, or personal time off. The accrual schedule is based on years of employment:

- Years 0-4, accrual rate is 3 weeks per year.
- Years 5-9, accrual rate is 4 weeks per year.
- Years 10-19, accrual rate is 5 weeks per year.
- Years 20 and beyond, the accrual rate is 6 weeks per year.

Tree Top provides its employees with more generous benefits than required by law. To do this while still meeting our budgetary goals, the Company compliance with the state's Paid Sick Time requirements based on an employee's actual hours worked at the minimum accrual rates required by law. If, based on the hours worked and the minimum accrual rate, an employee is entitled to more benefits than provided by the annual cap applicable to their employment, then Tree Top adjusts the employee's annual cap only to the extent required to comply with applicable law.

Holidays Paid per Year

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas
- Day before or after Christmas (determined by company)

Leaves of Absence

The following categories of leaves of absence are available, subject to specific company, state, and federal conditions:

- Employee or Family Medical Leave (FMLA, WFL, OFLA, CFRA)
- Employee or Family Military Leave
- Workers' Compensation Leave
- Pregnancy Leave
- Domestic Violence Leave
- Personal Leave
- Educational Leave
- Organ & Bone Marrow Donation Leave (California)
- Alcohol & Drug Rehabilitation Leave (California)
- Crime Victim Leave (California)
- School Activities Leave (California)
- Jury or Witness Duty

Education & Development

Training & Development

Employees have opportunities to enrich their careers and enhance performance by participating in company-paid training and development programs, offered by both the company and by vendors, on-site and at remote locations.

Educational Assistance Program

Tree Top provides an educational assistance program to help defray employee educational expenses for employees enrolled in qualified and approved college or technical school programs of study.

- Eligible after one year of continuous employment.
- Reimbursement for tuition and fees is based on grades earned.
- Up to $3,000 per academic year for undergraduate study.
- Up to $5,000 per academic year for graduate study.

Other Benefits

Discounts- 20% off workwear and boots at Coastal Farm and Ranch.

Matching Gift- Matching donation to charitable organizations.

All Admin employees are eligible for a target incentive.

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