

benefits in brief

HEALTH AND WELLNESS

MEDICAL/HEALTH CARE PLAN

Low employee cost—McCarthy pays approximately 83% of cost.

Employee Contribution (weekly):

CIGNA GOLD PLAN

\$ 19.20 = Employee
 \$44.00 = EE+Spouse
 \$40.60 = EE+Child(ren)
 \$63.20 = EE+Family

CIGNA SILVER PLAN

\$ 9.70 = Employee
 \$28.50 = EE+Spouse
 \$26.50 = EE+Child(ren)
 \$42.00 = EE+Family

Comprehensive 'Point-of-Service' plan includes 24-hour Info Line, Mail Order Prescriptions, Behavioral Care: www.cigna.com

Kaiser plan available in CA

DENTAL CARE PLAN

McCarthy pays approximately 86% of cost.

Employee Contribution (weekly):

CIGNA Dental PPO

\$ 1.65 = Employee
 \$ 3.85 = EE+Spouse
 \$ 2.75 = EE+Child(ren)
 \$ 4.95 = EE+Family

CIGNA Dental HMO

\$ 1.65 = Employee
 \$ 3.85 = EE+Spouse
 \$ 2.75 = EE+Child(ren)
 \$ 4.95 = EE+Family

VISION CARE PLAN

No cost to employee:

- Annual exam
- Frames 24 mo.
- Lenses 12 mo.

Vision Service Plan (VSP)
www.vsp.com

FLEXIBLE SPENDING ACCOUNTS

Health Care FSA

Pre-tax deduction for reimbursement of medical expenses up to \$3,000/year.

Dependent Care FSA

Pre-tax deduction for reimbursement of dependent care expenses up to \$5,000/year.

EMPLOYEE ASSISTANCE PLAN (EAP)

Community resources

Medical provider referrals

Healthy Rewards Discount Program

Health & Well-Being resources

Life event support services (child care, senior care, before & after school program information)

Confidential assistance/counseling for employees and/or family members during times of personal need or crisis

Financial & legal consultation

PERFORMANCE, EDUCATION & CAREER DEVELOPMENT

WELCOME TO McCARTHY

Company Orientation in St. Louis

Division/Department Orientation

Computer Applications Training

Operations Software Training

JOB SKILLS TRAINING

Operations Training: Project Engineer, Superintendent, Project Manager, Estimator, Scheduler, Director

Special Request Training (Department/Division need)

Outside Training: Conferences, Workshops, Seminars (individual development)

PERFORMANCE PLANNING

New Employee Plan in place within 60 days

Annual planning process

Expectations defined

Regular updates & annual recap

Training for Managers

Online Guide

TUITION REIMBURSEMENT

\$8,000 per year benefit

\$25,000 lifetime benefit

One year of service

Job-related

MEMBERSHIPS & SUBSCRIPTIONS

Industry, market or job-specific information to keep employees informed

LEADERSHIP TRAINING

By invitation

EMPLOYEE INVOLVEMENT & OWNERSHIP

OWNERSHIP

Employee Stock Ownership Plan (ESOP)

- McCarthy contributes up to 19% of base pay*
- Ownership of ESOP shares with no investment required
- Eligible for participation after 1 year
- 5-year vesting (20%/year)

INVOLVEMENT

Annual Spring Shareholder Meeting & Party

Annual Fall Division Seminar & Party

Employee-Owner Surveys

COMMUNICATION

McCarthy Intranet

Mike's Musings: monthly e-mail newsletter from CEO

Client Newsletters

TALENT BUILDERS EMPLOYEE REFERRAL PROGRAM

Positions posted weekly

Referral Bonus:
 \$500—Staff, Office, Support
 \$2,000—Operations (2- 5 yr)
 \$3,500—Operations (5+ yr)
 \$5,000—Hard-To-Fill

Frequent Referral Program:
 Supplemental Bonuses

INDIVIDUAL AND TEAM RECOGNITION, SAFETY & SERVICE AWARDS

Recognition for outstanding individual contributions, safety leadership, loyal service

- Project and Division Recognition
- Melvin Award—best project in each Division
 - Roger Burnet Award—best project company-wide
 - Michael M. McCarthy Award—Division rated highest in overall excellence

YOUR FINANCIAL FUTURE

COMPENSATION

Base Salary

- Market Competitive
- Annual Merit Review—September

Performance Bonus

- Based on Company, Division and individual performance*
- Awarded in March for previous year
- All employees eligible

RETIREMENT SAVINGS PLAN - 401(K)

- Automatic enrollment at 3% of base salary
- Pre-tax savings of 1%–50% of base salary
- 23 investment options through Wachovia
- Eligible for employer contributions after 1 year
- McCarthy Company Contribution—3% of base pay (guaranteed) each year
- McCarthy Matching Contribution—50-cents per \$1.00 of employee savings up to 6% of base pay
- 5-year vesting (20% per year) on McCarthy Matching Contributions

SALARY CONTINUATION PLANS

No cost to employee

Short-Term Disability:

- 1–2 years of service—2 weeks pay
- 2–3 years—1 month pay
- 3–5 years—1 month + 2 months at ½ pay
- 5+ years: 2 months + 1 month at ½ pay

Long-Term Disability: Coverage pays 60% of total compensation (salary + bonus)

LIFE INSURANCE

No cost to employee

Benefit—2.5 times annual salary up to \$400,000

Portable

ACCIDENT & BUSINESS TRAVEL INSURANCE

No cost to employee

Accident Benefit—2.5 times annual salary to \$400,000 maximum.

Business Travel Benefit—5 times annual salary to \$250,000 maximum.

Portable

OPTIONAL INSURANCE

Life & Accident to supplement basic coverage

Cover self and family members

Payroll deduction

Portable

WORK, FAMILY & FUN

PAID TIME OFF

Vacation

- Up to 5 years—2 weeks
- 5–9 years—3 weeks
- 10+ years—4 weeks

Holidays—9 per year

Illness—up to 6 days per year

LEAVES OF ABSENCE

Leaves of Absence may be granted in times of personal or family emergency, military duty or under special circumstances

FAMILY FUN

Free lodging at McCarthy condos (when eligible):

- Park City, UT
- Lake Ozark, MO
- Breckenridge, CO
- Orlando, FL

Event/Special Discounts—watch for periodic promotions and/or discounts for your location

REIMBURSEMENTS, DISCOUNTS, SPECIAL ASSISTANCE

Relocation Expenses

Adoption Assistance—\$2000

Discounts on personal vehicle purchases

COMMUNITY INVOLVEMENT

The company and employees are involved in many community activities, such as: Red Cross Blood Drives, United Way, Komen Race for the Cure, Make-A-Wish Foundation, Habitat for Humanity, etc.

* This Benefits Brief provides an overview of the benefits available to employees of McCarthy Building Companies, Inc. It is based on policies and plan documents but is not a Policy document of a Summary Plan Description as required by ERISA. Documents that provide the full descriptions include: McCarthy Policies & Benefits, Salaried Employee Summary of Benefits, and Summary Plan Descriptions for each ERISA-qualified plan. Employees can find these documents on the McCarthy Intranet site under Building Your Future. McCarthy contributions and bonus payments are discretionary and contingent upon company profitability. Effective 5/1/2009