

BENEFITS in brief

HEALTH AND WELLNESS

MEDICAL/HEALTH CARE PLAN

McCarthy pays approximately 83% of Gold Plan premium and 89% of Silver Plan premium cost.

Employee Contribution (weekly):

CIGNA GOLD PLAN

\$21.70 = Employee
 \$50.70 = EE+Spouse
 \$47.50 = EE+Child(ren)
 \$74.30 = EE+Family

CIGNA SILVER PLAN

\$10.80 = Employee
 \$30.90 = EE+Spouse
 \$28.80 = EE+Child(ren)
 \$46.00 = EE+Family

Comprehensive PPO plans include 24-hour Info Line, Mail Order Prescriptions, Behavioral Care: www.cigna.com

Kaiser HMO plan available in CA

DENTAL CARE PLAN

McCarthy pays approximately 86% of premium cost.

Employee Contribution (weekly):

CIGNA Dental PPO

\$ 1.70 = Employee
 \$ 4.00 = EE+Spouse
 \$ 2.90 = EE+Child(ren)
 \$ 5.10 = EE+Family

CIGNA Dental HMO

\$ 1.70 = Employee
 \$ 4.00 = EE+Spouse
 \$ 2.90 = EE+Child(ren)
 \$ 5.10 = EE+Family

VISION CARE PLAN

McCarthy pays 100% of premium cost.

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

PERFORMANCE & DEVELOPMENT PLANNING

New employee plan in place within 60 days
 Annual planning process
 Expectations defined
 Regular updates & annual recap
 Training for managers
 On-line guide

TUITION REIMBURSEMENT

\$8,000 per year benefit
 \$25,000 lifetime benefit
 One year of service required
 Job-related

MEMBERSHIPS & SUBSCRIPTIONS

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

TRAINING & DEVELOPMENT

On-line learning
 Job skills training
 Internal & external workshops and conferences
 Management & leadership development

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
Wellness Program

COMMUNICATION

McCarthy Intranet

Mike's Musings: monthly e-mail newsletter from CEO
Client Newsletters
Wellness 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 Wells Fargo
- Eligible for employer contributions after 1 year
- McCarthy Company Contribution—3% of base pay (guaranteed) each year
- McCarthy Matching Contribution—50% 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:
After 6 months of employment, up to 40 days at full pay and 20 days at half 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—\$2,000

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 Human Resources. McCarthy contributions and bonus payments are discretionary and contingent upon company profitability. Effective 5/1/2010