

2020 BENEFITS IN BRIEF

HEALTH AND WELLNESS

MEDICAL/HEALTHCARE PLAN

CIGNA CDHP 1400

Weekly Premium¹

\$22.09 = Employee Only
\$54.36 = Employee + Spouse*
\$50.06 = Employee + Child(ren)
\$74.99 = Employee + Family

Annual Deductible

Individual / Family
\$1,400 / \$2,800

Out-of-Pocket Maximum

Individual / Family
\$2,800 / \$5,600

CIGNA Minimum Value Plan

Weekly Premium¹

\$10.36 EE Only
\$24.93 Employee + Spouse*
\$22.89 Employee + Child(ren)
\$36.27 Employee + Family

Annual Deductible

\$3,000 / \$6,000

Out-of-Pocket Maximum

Individual / Family
\$6,000 / \$12,000

CIGNA CDHP 2200

Weekly Premium¹

\$15.95 = Employee Only
\$38.06 = Employee + Spouse*
\$34.95 = Employee + Child(ren)
\$52.40 = Employee + Family

Annual Deductible

Individual / Family
\$2,200 / \$4,400

Out-of-Pocket Maximum

Individual / Family
\$4,400 / \$8,800

Kaiser HMO Plan

(where available)

Weekly Premium¹

\$19.85 EE Only
\$42.44 Employee + Spouse*
\$42.64 Employee + Child(ren)
\$66.64 Employee + Family

Plans vary by coverage area.

SPENDING ACCOUNTS

Health Savings Account (HSA)

McCarthy offers an HSA to help offset medical expenses.

McCarthy Contribution

McCarthy makes a weekly HSA contribution into accounts of employees enrolled in CIGNA CDHP 1400/2200 plans. If not eligible for the HSA, the contribution is added to an HRA.

\$16.99/wk = Employee Only
\$33.97/wk = Employee + Spouse*
\$33.97/wk = Employee + Child(ren)
\$33.97/wk = Employee + Family

Employee Contribution

Employees may make contributions on a pre-tax basis up to the following maximum IRS limits \$3,550/\$7,100. Maximum limits include combined employee & McCarthy contributions to the account.

Flexible Spending Accounts (FSA)

Dependent Care FSA

(Available regardless of medical plan participation). Pre-tax deduction for reimbursement of dependent care expenses up to \$5,000/year.

Health Care FSA

(Available if waived medical, enrolled in Kaiser, or eligible for HRA). Pre-tax deduction for reimbursement of medical expenses up to \$2,750/year.

Commuter FSA

(Available regardless of medical plan participation). Pre-tax deduction for commuter transit/parking expenses up to \$270 for each/month.

BUILD FOR LIFE REWARDS

McCarthy has partnered with the Vitality Group to reward you for making healthier choices. By participating in the program you can reduce your medical insurance premiums.

Vitality Status	Premium Reduction
Bronze	\$100 (EE) = \$1.92/wk \$200 (EE & SP/DP) = \$3.85/wk
Silver	\$200 (EE) = \$3.85/wk \$400 (EE & SP/DP) = \$7.69/wk
Gold	\$400 (EE) = \$7.69/wk \$800 (EE & SP/DP) = \$15.38/wk
Platinum	\$400 (EE) = \$7.69/wk \$800 (EE & SP/DP) = \$15.38/wk

VISION CARE PLAN

- Annual exam
- Frames every 24 months
- Lenses every 12 months

Vision Service Plan

Weekly Premium

\$ 1.00 = Employee Only
\$ 2.00 = Employee + Spouse*
\$ 2.00 = Employee + Child(ren)
\$ 3.00 = Employee + Family

DENTAL CARE PLAN

CIGNA Dental PPO

- Annual Deductible of \$50/individual or \$150/family
- Four cleanings per year (no charge)
- Visit in or out of network

Weekly Premium

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

CIGNA Dental HMO

- No annual deductible required
- Two cleanings per year (no charge)
- Must visit dentist within HMO Network

Weekly Premium

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

MEDICAL RESOURCES AND TOOLS

McCarthy provides many additional benefit resources, programs and tools at no cost to eligible employees. These include medical advocate resources, cost-transparency tools, expert second opinion resources, prescriptions savings and diabetes management programs, and telemedicine. More information regarding these programs can be found through our benefits website using the generic login information below.

URL: mccarthy.hrntouch.com

Username: SNEWH0000

Password: Welcome2MCC

¹Weekly premiums can be reduced through Build for Life Rewards
*Rates for domestic partners can be found on www.mccarthy.HRintouch.com

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 one year
- 5-year vesting (20%/year)

INVOLVEMENT

Annual Spring Shareholder Meeting & Party

Annual Fall Region Seminar & Party

Employee-Owner Surveys

Build for Life Wellness Program

COMMUNICATION

McCarthy Intranet

Client Newsletters

Wellness Newsletters

TALENT BUILDERS EMPLOYEE REFERRAL PROGRAM

Positions posted weekly

Referral Bonus:

\$1,000 — Non-Exempt
\$3,500 — Professional
\$7,020 — Managers
\$8,520 — Senior Managers

Frequent Referral Program:
Supplemental Bonuses

RECOGNITION, SAFETY & SERVICE AWARDS

Individual recognition for outstanding contributions, safety leadership, loyal service

Project recognition awards for best project in each region and company-wide

Company award for the region rated highest in overall excellence

YOUR FINANCIAL FUTURE

COMPENSATION

- Base Salary
- Market competitive
 - Annual merit increases — April
- Performance Bonus
- Based on company, region and individual performance*
 - Awarded in March for previous year
 - All employees eligible

RETIREMENT SAVINGS PLAN 401(K)

- Automatic enrollment at 6% of base salary
- Eligible for employer contributions after one year
 - McCarthy company contribution — 3% of base pay (Safe Harbor) each year
 - McCarthy matching contribution — 50% of the first 6% employee contributes
- 5-year vesting (20% per year) on McCarthy matching contributions
- Roth 401(k) available
- Subject to IRS annual limit of \$19,500 for 2020

DISABILITY

- No cost to employee
- Short-Term Disability: Eligible to receive 100% pay for up to 26 weeks while under doctor's care.
- 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 \$750,000
- Portable

ACCIDENT & BUSINESS TRAVEL INSURANCE

- No cost to employee
- Accident Benefit — 2.5 times annual salary to \$750,000 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
- Critical Illness and Accident coverage
- Legal Services
- Pet Insurance
- Identity Theft
- Auto and Home Insurance

PERFORMANCE, EDUCATION & CAREER DEVELOPMENT

WELCOME TO MCCARTHY

- Comprehensive benefits website with New Employee information
- 2.5 Day New Employee Orientation hosted at Corporate HQ in St. Louis
- Local regional, project and/or departmental orientations
- Regular opportunities to meet and network with peer groups

PERFORMANCE & DEVELOPMENT PLANNING

- New plans are put in place within 60 days of hire
- Joint ownership of the plan between manager and employee-owner
- Career and developmentally focused
- On-demand plan creation training and reference material available

TRAINING

- Nationally recognized for program excellence
- More than 200 online classes and 400 live classroom sessions available
- Custom curriculum for key career paths
- Executive support for training in all divisions

LEADERSHIP & MANAGEMENT DEVELOPMENT

- Multi-tier programs to support the development of leaders and managers at all levels
- Instructors include subject matter experts and senior leaders from throughout the company
- Participants are selected by divisional and company leadership
- Mix of case study, small group, online and instructor-led coursework

TUITION REIMBURSEMENT

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

WORK, FAMILY & FUN

PAID TIME OFF (PTO)

- 0–2 years — 18 days
 - 3–5 years — 21 days
 - 6–10 years — 24 days
 - 11–15 years — 27 days
 - 16+ years — 30 days
- Holidays — 7 per year

LEAVES OF ABSENCE

- Leaves of Absence may be granted in times of personal or family emergency, military duty or under special circumstances
- Parental Leave Medical Leave (PFML) benefits are available to employees for the birth or adoption of a child or to care for an immediate family member who has a serious health condition. PFML provides up to two weeks (10 days) of paid leave at 100% pay.

REIMBURSEMENTS, DISCOUNTS, SPECIAL ASSISTANCE

- Relocation Expenses
- Adoption Assistance — \$5,000
- Discounts on personal vehicle purchases, cell phone service plans, and tickets to events/theme parks

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.