

# 2018 BENEFITS IN BRIEF

## HEALTH AND WELLNESS

### MEDICAL/HEALTHCARE PLAN

#### CIGNA CDHP 1400

**Weekly Premium<sup>1</sup>**  
 \$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 CDHP 2200

**Weekly Premium<sup>1</sup>**  
 \$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

#### CIGNA Minimum Value Plan

**Weekly Premium<sup>1</sup>**  
 \$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

#### Kaiser HMO Plan

(where available)  
**Weekly Premium<sup>1</sup>**  
 \$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.

\$15.10/wk = Employee Only  
 \$30.19/wk = Employee + Spouse\*  
 \$30.19/wk = Employee + Child(ren)  
 \$30.19/wk = Employee + Family

#### Employee Contribution

Employees may make contributions on a pre-tax basis up to the following maximum IRS limits \$3,450/\$6,850. 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 \$2,650/year.

### BUILD FOR LIFE REWARDS

McCarthy partners 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 mo.
- Lenses every 12 mo.

#### 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:** Wecome2MCC

<sup>1</sup>Weekly 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<sup>1</sup>
  - 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
- 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
  - \$5,000 — Managers
  - \$6,500 — 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 division and company-wide
- Company award for the division rated highest in overall excellence

## YOUR FINANCIAL FUTURE

### COMPENSATION

- Base Salary
- Market competitive
  - Annual merit increases — April
- 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 6% of base salary
- Eligible for employer contributions after 1 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 \$18,500 for 2018

### DISABILITY

- No cost to employee
- Short-Term Disability:  
After 7 calendar day waiting period, 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 divisional, 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
- Over 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

- 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
- Parental Leave benefits are available to new mothers and fathers and offer up to 2 weeks (10 days) of paid leave at 100% pay. Leave must be taken within 12 weeks of the birth or adoption of a child.

### 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 — \$5,000
- 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.