

2019 Benefits Summary

All regular, full-time U.S. employees

Most benefits are effective the first day of the month following the date of hire.

Medical Coverage

We offer employees a choice of two different plans: Enhanced HDHP and Standard HDHP. Both plans are designed to meet the various medical care needs of our employees and include prescription drug coverage. These plans offer employees the flexibility to direct their care, manage referrals, and telehealth options.

Health Savings Account (HSA)

Tied to InComm's HDHP plan options is an HSA. Those enrolled in these medical plans are eligible to open an HSA (assuming all other HSA requirements are satisfied). The HSA allows you to **set aside pre-tax dollars to be used to reimburse yourself for eligible health care expenses**. InComm contributes to the HSA and all funds deposited into the HSA belong to the account holder and do not expire. This is a "use-or-save" benefit and is strictly administered in accordance with IRS regulations and annual limits.

Dental Coverage

We offer employees a choice of dental plans: High and Low DPPO. Both plans have in/out of network coverage levels, with preventive care as well as minor and major procedures.

Vision Care Coverage

The vision plan provides coverage for annual exams and discounts frames, lens and contact lenses. The network of providers includes both independent practitioners and major retailers.

401(K) Retirement Savings Plan

This is a traditional, self-directed investment plan that includes both a standard pre-tax and Roth after-tax option.

Employees are able to enter the plan on the first of the month after completing one full month of service.

Once an employee has completed 6 months of service, InComm will begin making an employer contribution equal to 100% of your deferral up to the first 3% of your pay and additionally matches 50% on the next 2% of pay that is deferred. That means if you defer 5% of your pay into the plan, InComm will contribute 4% of your pay to your account as well.

Life and AD&D Insurance

InComm pays the full cost for basic life and accidental death & dismemberment (AD&D) coverage in the amount of one (1) times your annual salary to a maximum of \$400,000. Supplemental life and AD&D insurance is available to you, your spouse, and/or your dependent children for a nominal cost. You pay 100% of the cost and must purchase coverage for yourself in order to purchase coverage for your spouse and/or dependent children.

Short Term (STD) & Long Term Disability (LTD)

InComm pays 100% of the costs for the disability plans which provide income protection in the event of an extended illness or injury. STD is 60% of base pay, post-tax; LTD is 60% of base pay, pre-tax.

Employee Assistance Program (EAP)

This program is provided at no cost to you. It is a highly confidential referral services that can provide employees with fast, convenient advice when dealing with a personal or family crisis such as emotional well-being, personal finances, legal planning, addiction and recovery services.

Flexible Spending Reimbursement Accounts (FSA)

This is a voluntary program offered by InComm which allows employees to set aside pre-tax dollars to be used to pay for eligible healthcare and/or dependent care expenses. This plan is administered in accordance with IRS regulations and annual limits.

Ancillary Plans

Accident Insurance

- Provides cash benefits to help offset medical expenses resulting from accidents.

Indemnity Medical Insurance

- Helps offset out of pocket expense incurred for medical plans. Provides a lump-sum benefit of \$1,500 for the first day of hospital confinement plus \$300 per day for an additional 9 days.

Critical Illness Insurance

- Helps offset the medical cost of specific critical health events, or lost income while not working.



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Ancillary Programs (Continued)

Pet Insurance

- Provides coverage for wellness as well as major medical events for your pets

Legal Advice

- Provides you with access to legal advice to address emergent issues, as well as wills and estate planning.

ID Theft Protection

- Provides you with discounts on services designed to help you protect your personal identity and information.

Health Advocate

- A free service, for all benefits eligible employees, Health Advocate provide you with access to support services, information and programs that help you maximize the use of your plan benefits.

Travel Assist

InComm provides you and your dependents with a worldwide travel assistance program at no cost to you. The program provides service 24 hours a day, 7 days a week for both personal and business use, when traveling 100 or more miles away from home and includes services such as emergency medical assistance, travel services, pre-departure information and much more.

Tuition Reimbursement

InComm encourages its employees to further their education and training to increase their effectiveness in their present positions and prepare them for future opportunities within the Company.

Eligible employees:

- All regular, full-time or Part-time/30 hour employees that have completed at least 6 months of employment benefits.

Eligible programs include:

- Undergraduate and Graduate Degree-oriented, Job-related courses.
- Professional Certifications that are position specific and job related (and/or required for the position)

Eligible Expenses for reimbursement include:

- Tuition and associated administrative fees (does not include recreational, parking, or optional fees)

Reimbursement for tuition is limited to an amount not to exceed average tuition level of State Universities, nationwide. The reimbursement and calculation of Graduate school tuition eligibility is handled on a case-by-case basis, in accordance with individual programs.

Direct Deposit

Enjoy the convenience of your paystubs deposited automatically to accounts of your choice. Paystubs are also available online.

Company Paid Holidays

InComm provides eligible employees with 9-paid Company holidays per year. These holidays are based on the Federal Reserve schedule, and for 2019 include:

New Year's Day	Tuesday, January 1 st
Memorial Day	Monday, May 27 th
Independence Day	Thursday, July 4 th & Friday, July 5 th
Labor Day	Monday, September 2 nd
Thanksgiving Day	Thursday, November 28 th
Christmas Day	Wednesday, December 25 th

Due to the retail nature of our business and in order to best serve our customers, we often may be required to work on days near a holiday or sometimes on a holiday. Your manager will set your schedule in accordance with workflow and business requirements.

Paid Time Off (PTO) Leave Benefits

The Company offers a "Paid Time Off" (PTO) program so that each employee may decide how to allocate his or her paid time away from work. The PTO Leave accrual schedule:

Length of Service	PTO Hours per Month	Max Days Per Year
0-5 years	10 hours	15 days
5 or more years	13.67 hours	20 days