

## Bechtel Jacobs Company LLC - Benefit Summary

BENEFIT	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?	
Medical Insurance Program (Includes Vision and Prescription Drugs)	Company and Employee	First day of work.	Aetna Open Access Managed Choice POS Plan. No specialist referral required. Co-pays to Physicians vary according to Salary, ATLC Hourly & USW Hourly. Retail pharmacy benefit 30-day supply with a \$50 annual deductible plus percentage copay. Mail order pharmacy 90-day supply with co-pay and no annual deductible.	
Dental Program	Company and Employee	First day of work.	Coverage through Aetna Dental. Plans available for Salary, ATLC Hourly & USW Hourly. Deductible of \$50 for other services (annual max \$100). Out-of-network provider Aetna pays contracted rate with member responsible for balance. Two routine check ups and cleanings per year paid at 100% with in-network dentist. Out-of-network dentist Aetna pays contracted rate with member responsible for remainder.	
Paid Time Off (Hourly)	Company	Employee must complete one year of Company Service Credit to obtain initial eligibility for two weeks vacation. One week may be taken after six months of Company Service Credit.	Year of Service	Weeks/Year
			6 months	1
			2-4	2
			5-9	3
			10-19	4
			20-29	5
≥30	6			
Paid Time Off (Salaried)	Company	Employees accrue PTO beginning on first day of work.	Years of Service	Hours/Year
			0-4	120
			5-9	160
			10-19	200
			≥20	240
			*Grandfathered employees who had 15 or more years of company service on December 31, 1995 will be entitled to accrue PTO at the rate of 280 hours per year upon reaching 30 years of company service.	
Short-Term Disability (Sick Leave)	Company	Eligible for coverage after one month of service. Must be a full-time employee.	Salaried employees eligible for up to 30 calendar days of STD benefits for each month of service completed up to a maximum of 180 days as of the start date of the disability. Hourly employees please refer to your respective Collective Bargaining Unit agreement.	
M & I 401(k) Plan	Company and Employee	First day of work.	You will receive an enrollment kit on your hire date from JP Morgan. Up to 4% Company match with 100% immediate vesting in the Company payment.	

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Holidays	Company	First day of work.	BJC observes eleven paid holidays. The following days are approved as holidays for BJC: New Year's Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Independence Day Floater, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Day Floater, and Christmas Day.
Educational Assistance	Company	After 6 months of employment. Must be full-time employee.	Educational Assistance provides reimbursement of tuition fees, required textbooks, and laboratory fees for qualified courses of study following successful completion of the course (as evidenced by a grade of "C" or better, or a certificate of satisfactory completion for non-graded courses), up to a maximum of \$3500 per employee per calendar year, subject to availability of funds.
Basic Group Life Insurance	Company and Employee share the cost of coverage. The employee cost is \$0.148/\$1,000 per month.	First day of work.	Basic Life Insurance coverage is two times your annual salary. If your pay is not an even multiple of \$1,000, your basic annual salary is rounded to the next higher \$1,000 and then multiplied by two. If you become totally disabled, protection is continued until age 65 at no cost to you.
Optional Group Life Insurance	Employee pays the entire cost based on salary and age.	First day of work.	Optional Life Insurance coverage is one to five times your annual salary up to a maximum of \$500,000. If pay is not an even multiple of \$1,000, your annual salary is rounded to the next higher \$1,000 and then multiplied by the number of times elected. Evidence of insurability may be required.
Dependent Spouse Group Life Insurance	Employee pays the entire cost per month	First day of work	Dependent Spouse Life Insurance coverage is \$10,000 to \$50,000 in \$10,000 increments. Evidence of insurability may be required.
Dependent Child Group Life Insurance	Employee pays the entire cost of \$1.10 per month for all your eligible children.	First day of work.	Dependent Child Life Insurance coverage is for \$10,000. Evidence of insurability may be required.
Special Accident Insurance	Employee pays the entire cost based on coverage elected. Individual and family coverage is available.	First day of the month following enrollment.	Benefit is payable in the event of any accident. If enrolled under the family plan, spouse and dependent children will be insured for a percentage of the coverage. Maximum amount of coverage is 10 times your salary up to \$500,000.
Flexible Spending Accounts	Employee	First day of work.	Health Care and Dependent Day Care Accounts are available. Elect payroll deductions up to \$5,000 annually for each account. It is a tax-effective way to pay for eligible health care and dependent care expenses.

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Long-Term Disability	Company	First day of work. Eligible for benefits after you are disabled for 180 days	Monthly benefit: 60% of the first \$10,000 of Pre-disability Earnings, reduced by Other Income Benefits.
Long-Term Care	Employee	You may enroll within 31 days of your first day of work.	Long Term Care coverage includes: Nursing Home, Hospice, Assisted Living services, Home Adult Day Care, and Respite services for employee and family members. Coverage is provided by MetLife.
Workers' Compensation	Company	First day of work.	Claims are received on a case by case according to state law and the Legal and Risk Management Department of BJC. Additional information can be found at <a href="http://www.state.tn.us/labor-wfd/wcfaq.html">www.state.tn.us/labor-wfd/wcfaq.html</a> .
Funeral Leave	Company	First day of work.	Funeral Leave will cover up to four days paid leave for a death in the immediate family. The paid leave may be used at the time of the death or within a reasonable period following the death.
Military Duty	Company	First day of work.	Company pays the difference between military pay and employee's salary for 2-week training every 12 months. Any additional, Military Leave is generally unpaid.
Jury Duty	Company	First day of work.	Receive full pay for authorized time off required to serve in court. Employee must verify attendance at court.
Business Travel Accident Insurance	Company	First day of work.	In the event of your death while on business travel, an amount equal to four times your annual salary, up to a maximum amount of \$500,000, will be paid to your beneficiary, if any, or your Estate, unless you designate otherwise. This plan also provides for disability or dismemberment benefits.
Employee Assistance Program	Company	First day of work.	EAP is administered by AETNA and provides confidential, professional assessment, referral, and counseling services on a one-on-one basis. EAP can help you and your eligible dependents with: family or marital problems, job-related issues, drug or alcohol abuse, and stress, anxiety, depression, or other emotional problems.

## OTHER BENEFIT

Service Awards Employees are recognized for every 5 years of service.

## CONTACT & ADMINISTRATION INFORMATION

BENEFIT	ADMINISTERED BY:
<ul style="list-style-type: none"><li>• Medical Insurance Program</li><li>• Dental Program</li><li>• Paid-Time Off</li><li>• Short-Term Disability</li><li>• M &amp; I 401(k) Plan</li><li>• Educational Assistance</li><li>• Basic Group Life Insurance</li><li>• Optional Group Life Insurance</li><li>• Dependent Spouse Group Life Insurance</li><li>• Dependent Child Group Life Insurance</li><li>• Special Accident Insurance</li><li>• Long-Term Disability</li><li>• Long-Term Care</li><li>• Workers' Compensation</li><li>• Business Travel Accident Insurance</li><li>• Employee Assistance Program</li><li>• Flexible Spending Accounts</li><li>• Pension Plan</li></ul>	<ul style="list-style-type: none"><li>• Aetna</li><li>• Aetna</li><li>• Payroll/PALS BJC Human Resources</li><li>• BJC Benefits Administration</li><li>• JP Morgan</li><li>• BJC Training</li><li>• MetLife</li><li>• MetLife</li><li>• MetLife</li><li>• MetLife</li><li>• AON</li><li>• MetLife</li><li>• MetLife</li><li>• BJC Risk Management</li><li>• AON</li><li>• Aetna</li><li>• Aetna</li><li>• Mercer</li></ul>

For specific questions about coverage, contact directly:

**BJC Benefits Administration**  
(865)241-0285

*Your Bechtel Jacobs*

***Benefits***