



This summary provides a brief overview of the employee benefits provided to eligible employees, generally full-time employees working a minimum of 30 per week. New employees are eligible for North Wind Group's benefits beginning the first of the month following date of hire, except Medical which is the 1st of the following pay period. Eligible dependents include your spouse and children up to age 26. Refer to your Benefits Overview for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
MEDICAL	<p>North Wind participates in the Federal Employee Health Benefits (FEHB) medical and prescription drug insurance program. The FEHB has national plans that are open to employees in all fifty (50) states. In addition, states have plans that are considered regional with specific service areas: www.opm.gov/healthcare-insurance/indian-tribes</p> <p>To access different Summary Plan Descriptions and review the network for each plan available under FEHB visit: www.opm.gov/healthcare-insurance/indian-tribes/plan-information</p> <p>This benefit is pre-tax, and the company pays 75% of the premium. Eligibility for medical coverage begins the first (1st) pay period following hire and submittal of required documentation. Please note North Wind, in general, is more generous than then the FEHB publicly listed premiums. Therefore, you must refer to the premiums provided directly by North Wind.</p>
DENTAL	<ul style="list-style-type: none"> • Delta Dental Low PPO Plan: – Provides services for Preventive and limited Basic dental care up to \$500 per year. Excludes orthodontia. • Delta Dental High PPO Plan: – Provides services for Preventive, Basic and Major dental care up to \$2,000 per year. Includes orthodontia. <p>This benefit is pre-tax, and the company pays 60% of the premium.</p>
VISION	<ul style="list-style-type: none"> • VSP Vision Plan: – Includes an annual eye exam (\$10 copay) and lenses (every 12 months for lenses or contacts and 24 for frames); with a \$200 materials allowance. <p>This benefit is pre-tax, and the company pays 60% of the premium.</p>
FLEXIBLE SPENDING ACCOUNTS (FSA)	<p>Enroll in the Flexible Spending Account to pay for health and dependent care expenses with tax-free dollars:</p> <ul style="list-style-type: none"> • Healthcare FSA: Contribute up to \$3,200 (2024 projection) per year through pre-tax payroll deductions for eligible medical, dental and vision expenses. • Dependent care FSA: Contribute up to \$5,000 per year for dependent care.
BASIC LIFE AND AD&D INSURANCE (COMPANY-PAID)	<p>Life insurance pays your beneficiary a benefit if you die, and AD&D insurance pays a benefit if your death results from an accident or if you are injured in an accident. North Wind provides basic Life/AD&D insurance through New York Life. Enrollment is automatic, and North Wind pays the full cost for your coverage. You only need to designate a beneficiary.</p> <ul style="list-style-type: none"> • New York Life Basic Life: \$50,000 • New York Life Basic Accidental Death and Dismemberment: \$50,000

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DISABILITY INSURANCE (COMPANY-PAID)	<p>If you become disabled and cannot work, no benefit becomes more important to your financial security than disability income protection. Enrollment is automatic and North Wind Group pays the full cost for your coverage.</p> <ul style="list-style-type: none"> • New York Life Short Term Disability: Replaces 60% of weekly covered earnings to up a maximum of \$1,000 per week, for up to 13 weeks. • New York Life Long Term Disability: Replaces 60% of weekly covered earnings to up a maximum of \$4,000 per month, until your Social Security Normal Retirement Age (SSNRA) if you are unable to return to work.
EMPLOYEE ASSISTANCE PROGRAM (EAP)	<p>The North Wind's plan provides no-cost, confidential counseling, and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more. Provided by ComPsych through New York Life.</p>
401(k) RETIREMENT SAVINGS PLAN	<p>Set aside up to \$23,000 (2024 projection) with Fidelity each year towards your retirement (plus an additional \$8,000 (2024 projection) after age 50). The company matches 4% after you have been with the company one year and complete 1,000 hours of service. The plan allows for traditional pre- tax deferrals and Roth post-tax deferrals.</p>
VOLUNTARY BENEFIT PLANS	<ul style="list-style-type: none"> • Voluntary Life and AD&D through New York Life • Accident Insurance through Unum • Critical Illness through Unum • Hospital Indemnity through Unum • Whole Life Insurance Benefits through Unum
EDUCATION BENEFITS	<p>All regular full-time employees who have worked for North Wind for a minimum of six months prior to the beginning of a class are eligible to be reimbursed up to \$5,250 per year for the cost of tuition, registration, and laboratory fees if they satisfactorily complete a pre-approved, accredited course. This program is defined in Human Resource Policy HRP-002 and requires the completion of Form HRF-5002.1, Application for Educational Assistance.</p>
PAID TIME OFF	<p>Accrual of Personal Time Full-time regular employees will earn Personal Leave on a weekly accrual basis based on the following schedule: 0-5 Years' Service – 2.31 hrs/wk 6-8 Years' Service – 3.1 hrs/wk >9 Years' Service- 3.8 hrs/wk</p> <p>The PTO accrual stated above may differ depending on SCA or DBA contract requirements.</p> <p>Parental Leave North Wind offers paid leave for Maternity, Paternity, Foster, and Adoption to Full-Time, Regular employees who have been employed with the company for at least 12 consecutive months. Eligible employees leave duration is as follows: Maternity: 3 weeks of pay at regular scheduled hours. Paternity, Adoption, and Foster: 1 week of pay at regular scheduled hours.</p> <p>Military Leave North Wind offers 40 hours of Paid Military Leave per calendar year to Full- Time, Regular employees who have been employed for at least 6 consecutive months. To view more eligibility requirements, please refer to the Paid Military Leave Policy and Military Leave Request Form in the Document Management System (DMS).</p>

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2024 HOLIDAYS	<p>North Wind recognizes ten (10) holidays per year and provides a total of 80 hours of holiday pay per year for each full- time, regular employee. Seven (7) of the holidays are designated and three (3) days are floating holidays. (Employees who are employed after June 30th each year are not eligible for the 2nd and 3rd Floating Holiday until the next full calendar year.)</p> <div> <ul style="list-style-type: none"> • New Year’s Day • Memorial Day • Independence Day <ul style="list-style-type: none"> • Labor Day • Thanksgiving Day • Day After Thanksgiving • Christmas Day </div> <p>The recognized holidays stated above may differ depending on specific project holiday schedules. Check with your Supervisor or Project Manager about your contract specific holidays.</p>
PERKS	<p>Employees can take advantage of these programs and perks!</p> <ul style="list-style-type: none"> • Wellness Programs • Medicare Solutions • New York Life Wellness Resources

This 2024 Benefits at a Glance is an overview of benefits effective from January 01, 2024, through December 31, 2024, and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your Benefits Overview and summary plan descriptions (SPDs). The plan contracts determine how all benefits are paid. Please email Human Resources with questions at hr-benefits@northwindgrp.com.