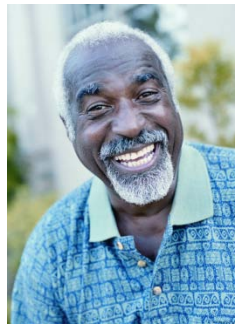




National Association of Manufacturers Benefits



Leading Innovation. Creating Opportunity. Pursuing Progress.

Who is Eligible?

Regular full and part-time employees

- Health (Medical, Dental & Vision) & Life Insurance:
 - ✓ Spouse (unless legally separated)
 - ✓ Legal dependents (children, stepchildren)
up to age 26

NAM Benefits Plan

Three key components:

1. Core Benefits
2. Optional Benefits
3. Flexible Spending Accounts (FSAs)



Core Benefits

Core benefits consist of:

- Life Insurance (one times your salary)
- Accidental Death (two times your salary)
- Dismemberment (varies depending on injury)
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Annual Leave*

*Available to regular part-time employees on a pro-rated basis.

Optional Benefits

Optional benefits consist of:

- Medical Coverage
- Dental Coverage Short-Term Disability (STD) (optional buy up)
- Long-Term Disability (LTD) (optional buy up)
- Flexible Spending Accounts (FSAs)

Benefit Choices

Automatically Enrolled

- Short Term Disability
- Long Term Disability
- Basic Life Insurance and Accidental Death and Dismemberment



Choice to Enroll

- Medical
- Dental & Vision
- LTD & STD Buy-Up
- Flexible Spending Accounts
- 401(k)

Flexible Spending Accounts

Health Care

The medical flexible spending account allows you to pay for health care expenses that are not covered under your insurance plan. This coverage can include co-payments, deductibles, vision, dental and other health care related expenses.

Dependent Care

The dependent care flexible spending account allows you to reduce the cost of care for your dependent children under age 13 or for adult dependents who are physically or mentally incapable of caring for themselves.

401 K Plan

Employees are eligible to begin contributions the 1st of the month following date of hire. The NAM matches employee contributions. The match will begin 6 months following date of hire. Even if the employee does not contribute to the 401(k), the NAM will make non-elective contributions to the 401(k) plan for the employee. This contribution is 4% of the employee's gross compensation.

Match calculation as a percentage of pay:

Employee contribution 1% Match =1%

Employee contribution 2% Match =2%

Employee contribution 3% Match =3%

Employee contribution 4% Match =3.5%

Employee contribution 5% Match = 4%

The maximum matching contribution is 4%



Roth Contributions Option

Roth contributions give you the opportunity to:

- ✓ Invest after-tax dollars for retirement today.
- ✓ Let your investments grow tax-deferred during your working years.
- ✓ Withdraw the money at retirement tax-free.
- ✓ Regardless of your income level, you are eligible to make Roth contributions up to the limit allowed by the IRS.

Vacation Leave

The NAM provides paid vacation time to all regular full-time and regular part-time employees on a calendar year accrual basis.

Years of Service*	Hours Earned per Month	Yearly Accrual
Up to 3 complete years	7 hours	84 hours
More than 3 but fewer than 6	8.75 hours	105 hours
More than 6 but fewer than 10	10.50 hours	126 hours
More than 10 but fewer than 16	12.25 hours	147 hours
More than 16 but fewer than 26	14.58 hours	175 hours
More than 26 complete years	17.50 hours	210 hours



Sick Leave

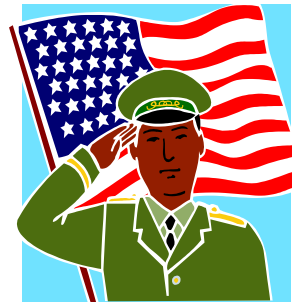
Regular full-time employees have access to 10 days of paid sick leave. Regular part-time exempt employees receive a prorated amount of sick leave.

Procedures

- There will be 10 days for sick leave per year granted to each employee, with a maximum of 15 sick days that may be used in one calendar year. Up to five days sick leave may be carried over into the next calendar year; this carryover will happen automatically without requiring management approval.

Holiday Schedule

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day



Other NAM Benefits to Know

- Employee Assistance Program
- Credit Union
- Company Events
 - Summer Picnic
 - Softball League
 - Holiday Gatherings
 - Health and Wellness Fairs
 - Celebrations to reward and recognize staff

Growth and Development

To encourage employees to continue their education and skill development, we provide Tuition Reimbursement.

Eligibility

- It is directly related to the employee's current position.
- It is required by the educational institution to earn a degree or certificate that is relevant to the employee's current position.
- It is at the college level at an accredited institution.
- The NAM reserves the right to add, revoke, modify or make exceptions to the benefits offerings at any time.

