

SHELBY GROUP INTERNATIONAL, INC.

dba: MCR SAFETY

BENEFIT SUMMARY

HEALTH INSURANCE

MCR provides a group health program for which regular, full-time employees are eligible the first day of the month following their first 90 days of employment. MCR offers a comprehensive health plan (PPO with 75/25 coinsurance) that includes allowances for preventive care programs.

LIFE INSURANCE and VOLUNTARY LIFE INSURANCE

MCR provides term group life insurance at no cost to the employee in an amount based on annual salary. MCR also offers voluntary life insurance in which employees can elect additional coverage for themselves and their dependents. (Spouse - up to ½ employee's benefit choice; children - 10,000 each)

SHORT TERM DISABILITY (STD)

MCR offers STD insurance at group rate premiums, which after a 7-day or 14-day waiting period, pays 60% of your weekly wages.

LONG TERM DISABILITY (LTD)

MCR provides LTD insurance at no cost to the employee, which, after a 90-day waiting period, pays 60% of your base earnings.

DENTAL

MCR offers two dental plans for employees and their family at a monthly premium. This plan offers a nationwide listing of providers covering dental services.

VISION

MCR offers a vision plan for employees and their family at a monthly premium. This plan offers a nationwide listing of providers covering eye exams, eyeglasses and contact lenses.

CANCER/INTENSIVE CARE

MCR offers a Cancer and/or Intensive Care policy(s) which are designed to provide you with extra cash to cover expenses of certain treatments and intensive care stays.

CAFETERIA PLAN

MCR's Cafeteria Plan is designed to allow employees to 'redirect' a part of their salary to pay monthly premiums on certain benefits (i.e., health insurance premium, etc.).

FLEXIBLE SPENDING PLAN

MCR's Flexible Spending Plan allows you to set aside pre-tax money to pay health care and medical expenses. By having your estimated expenses deducted from your paycheck before any taxes are taken out, you save money on the taxes you pay

401(K)/PROFIT SHARING PLAN

MCR offers a 401(K)/Profit Sharing retirement plan. Employees are automatically enrolled after their first year of employment. MCR matches 50 cents for every dollar the employee contributes to the plan, up to 6% of income. Maximum employer contribution is 3% in the 401(K) plan. The Profit Sharing contributions differ year to year and are generally announced in December.

PAID TIME OFF (PTO)

On an employee's one year anniversary, he receives PTO based on employment status (full-time or part-time). Full-time employees receive 80 hours and part-time employees receive PTO hours based on hours worked. In addition, for each calendar quarter worked, an employee receives additional PTO.

Additional benefits are available such as paid holidays, credit union, tuition reimbursement, company picnic, quarterly appreciation events, sports entertainment passes, Christmas party and casual work days.

*This is **only** a summary of the benefits MCR Safety offers. Each employee is responsible for reading his plan documents and Employee Handbook for a complete explanation of each benefit. This information is subject to change.*