

Employee Ownership and Benefits

We know how important it is for our employees to strike a balance between their work and personal lives. The technology we use combined with Morrison-Maierle Systems' serious commitment to flexibility in the workplace, allow us to offer our employee-owners a flexible approach—giving them options as to how and where they do their work.

Employee-Ownership and Retirement

Employee Stock Ownership Plan (ESOP) – The ESOP is a benefit plan that makes employees owners of Morrison-Maierle Systems. Stock awards are 100% company paid at a current rate of 10% of total annual salary. All staff who work 1,000 or more hours per year and initially complete 12 months of employment become participants. From day one, Morrison-Maierle Systems employees are owners of the company.

401(k): Saving for Retirement is Automatic – All new staff who are 18 years of age or older are automatically enrolled in the Morrison-Maierle Systems 401(k) Plan at 5% personal contribution rate. Eligible staff who have completed one year of service are eligible for a **company matching contribution** that equals 100% of the first 3% of compensation deferred, plus 50% of the next 2% of compensation deferred. The maximum Morrison-Maierle Systems matching contribution will be 4% of compensation and is provided to any employee whose deferral rate is at least 5% compensation.

Benefits

Health Insurance – Peace of mind about catastrophic health issues is invaluable. Morrison-Maierle Systems firm supplies participants with the option of enrolling in a High Deductible Health Plan with an accompanying Health Savings Account as well as Vision and Dental coverage.

Health Savings Accounts – The health and welfare of you and your family is important. Morrison-Maierle Systems' High Deductible plan participants can contribute pre-tax dollars each pay period and reimburse themselves now for qualified expenses or save and build their balance to use later or in retirement. Morrison-Maierle Systems offers a matching employer contribution along with employer contributions for Wellness incentives.

Incentivized Worksite Wellness Program: Optimizing health provides higher quality of life and saves money. As an employee-owner of Morrison-Maierle Systems, it is important for all of us to concern ourselves with developing a healthy culture. Morrison-Maierle Systems and It Starts with Me work together to help you and your family optimize your health. A few benefits of our current program include:

- Worksite Employee Wellness Screenings
- Earn \$250 in a Health Savings Account employer contribution

Employee Assistance Program – At certain times we all need a little help – if not for ourselves, for a loved one. Our EAP offers confidential counseling to staff and immediate family members for health, personal or work-related issues.

Personal Time Off (PTO) – No matter how much we enjoy our work, we all need time away. Staff are eligible for this leave on an accrual basis. PTO is pro-rated for part-time staff and is intended to provide for both vacation and sick leave needs.

Holiday Leave – Morrison-Maierle Systems recognizes many major holidays. Employees receive these days off with pay.

Employee Self-Service – Morrison-Maierle Systems' intranet provides immediate, secure access to all employees' work, personal and benefits information.

Life Insurance – Morrsion-Maierle Systems pays 100% of this benefit to those who work 20 hours or more per week.

Long Term Disability Insurance – Coverage is based on monthly income and is paid in full by Morrison-Maierle Systems.

Additional voluntary, employee paid plans such as **Short-Term Disability**, **Additional Life Insurance**, **Accident, Cancer, Dental and Hospitalization policies** are available to all employee-owners.