



## HEADWATERS CORPORATION BENEFITS

### 401k & ROTH PLAN

- Contribute up to the IRS limit per year of your compensation through automatic salary deferrals from your paycheck to either a Traditional 401k or Roth account.
- Employer Safe Harbor Match: Headwaters Corporation will match 100% of the first 4% of pay that you contribute. Safe Harbor contributions are 100% vested.

### SECTION 125 FLEX PLAN

- Flexible Spending Accounts (FSA) Program enables employees to set aside a portion of their annual salary to pay qualified non-reimbursed medical expenses and qualified dependent care expenses before taxes.
- Employee's contribution may not exceed the IRS limits for the plan year.
- Reduce your current federal income tax bill through pre-tax payment of non-reimbursed medical expenses and qualified dependent care expenses.

### HEALTH INSURANCE

- Employee monthly premium and 50% of dependents premium paid by Headwaters Corporation.
- Employee may add spouse and dependents to the plan.
- Eligible on the first of the month following 30 days of employment.

### DENTAL INSURANCE

- Employee monthly premium paid by Headwaters Corporation.
- Employee may add spouse and dependents to the plan.
- Eligible on the first of the month following 30 days of employment.

### VISION INSURANCE

- Employee monthly premium paid by Headwaters Corporation.
- Employee may add spouse and dependents to the plan.
- Eligible on the first of the month following 30 days of employment.

## **LIFE INSURANCE, LONG-TERM DISABILITY INSURANCE, AND SHORT-TERM DISABILITY INSURANCE**

- Basic \$25,000 Term Life insurance with accidental death or dismemberment benefit for all employees paid by Headwaters Corporation.
- Long-term disability insurance with maximum monthly benefit of \$6,000 for all employees paid by Headwaters Corporation.
- Voluntary group short-term disability available to all full-time employees.
- Voluntary group life insurance available to all full-time employees and spouse/dependents.

## **ADMINISTRATIVE LEAVE/TRAINING**

- Sixty hours of administrative leave for training purposes and an annual allowance of \$1,000 for registration, tuition, and travel.

## **PAID TIME OFF AND HOLIDAY LEAVE**

- Eight holidays; New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, the day after Thanksgiving, Christmas Day and one floating holiday.

<b>Full-Time PTO Accrual</b>				
<b>Work Anniversary</b>	<b>Annual Days</b>	<b>Annual Hours</b>	<b>Monthly Hrly Accrued</b>	<b>Maximum</b>
First Year of Work	20	160	2 weeks date of hire - 6.66 hrs	200
2 <sup>nd</sup> through 4 <sup>th</sup> Ann.	20	160	13.33 hrs	200
On 5 <sup>th</sup> Anniversary	21	168	14 hrs	210
On 7 <sup>th</sup> Anniversary	22	176	14.66 hrs	220
On 9 <sup>th</sup> Anniversary	23	184	15.33 hrs	230
On 11 <sup>th</sup> Anniversary	24	192	16 hrs	240
On 13 <sup>th</sup> Anniversary	25	200	16.66 hrs	250