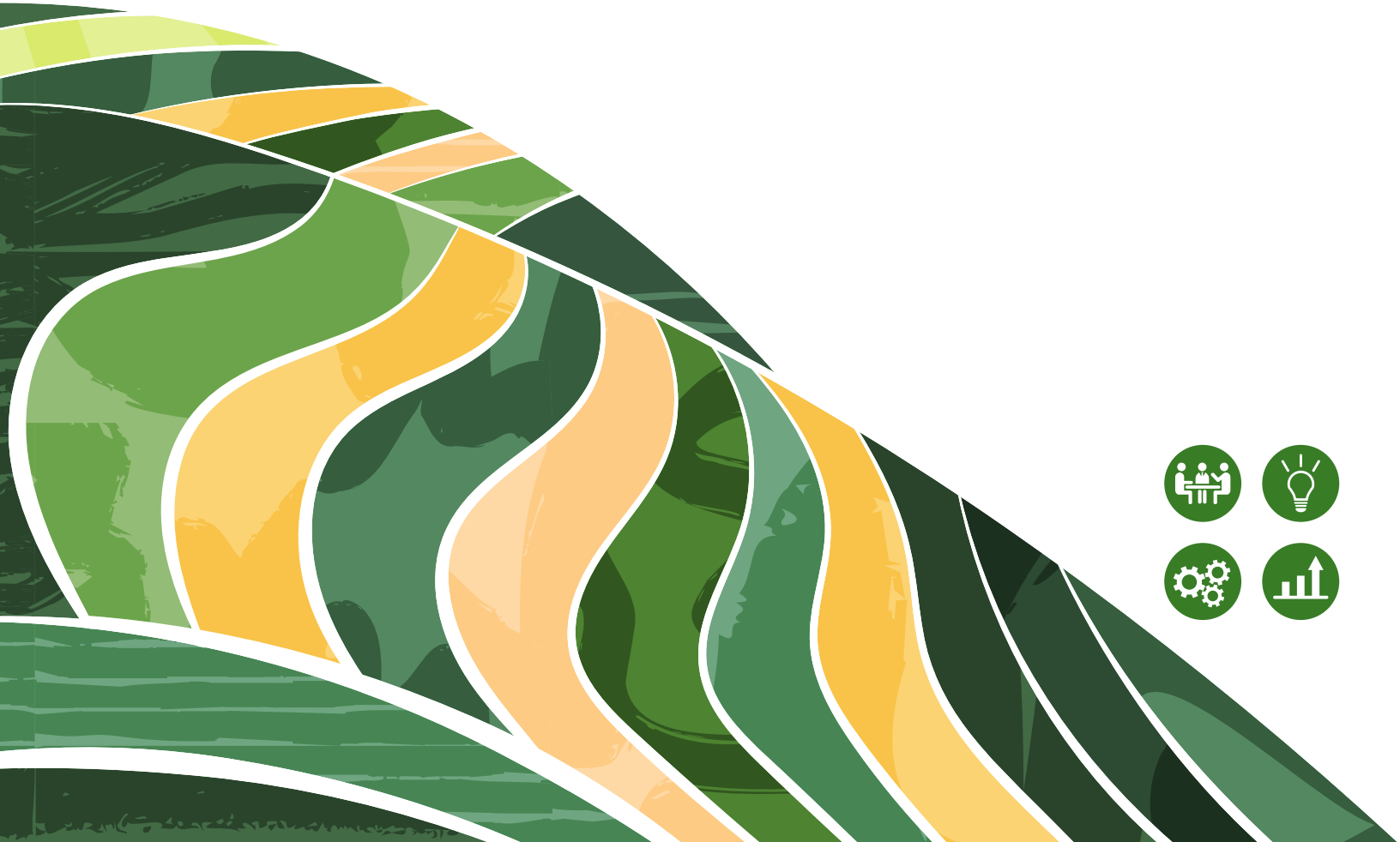




## 2024 Benefits



*It's your life, and we know that you work to enjoy the moments beyond the doors of 21st Century Equipment.  
The more you can rest easy about your health, family, and future, the more you can benefit.*

# HEALTH INSURANCE

MEDICAL, VISION & DENTAL CARE



## MEDICAL PLANS

PLAN DESIGN	Copay 1		Copay 2		HDHP	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible						
Single	\$900	\$3,000	\$4,000	\$6,000	\$3,200	\$3,200
Family	\$1,800	\$6,000	\$8,000	\$12,000	\$6,400	\$6,400
Out of Pocket Max						
Single	\$7,000	\$10,000	\$8,000	\$20,000	\$3,200	\$10,000
Family	\$14,000	\$20,000	\$16,000	\$40,000	\$6,400	\$20,000
Coinsurance	20%	50%	20%	50%	0%	50%
Preventive Care	No Charge	50%	No Charge	50%	No Charge	50%
Office Visits						
Primary Care Co-Pays	\$30	50%	\$50	50%	\$0	50% AD
Specialist Co-Pays	\$45	50%	\$100	50%	\$0	50% AD
Prescription Deductible						
Single	N/A	N/A	w/ Medical	w/ Medical	w/ Medical	w/ Medical
Family	N/A	N/A	w/ Medical	w/ Medical	w/ Medical	w/ Medical
Tier 1	\$15	\$15	20% AD	20% AD	0% AD	50% AD
Tier 2	\$35	\$35	20% AD	20% AD	0% AD	50% AD
Tier 3	\$55	\$55	20% AD	20% AD	0% AD	50% AD
Tier 4	\$100 + 20%	\$100 + 20%	20% AD	20% AD	0% AD	50% AD

### Monthly Employee Premiums

	Copay 1	Copay 2	HDHP
Employee Only	\$283.00	\$147.00	\$336.00
Employee + Spouse	\$724.00	\$546.00	\$819.00
Employee + Children	\$546.00	\$378.00	\$635.00
Family	\$756.00	\$546.00	\$892.00

# #care for it

## What does it cost me?

Let's break down the cost of health insurance. There are five main costs that make up your health care picture.

First is your per paycheck premium. This is the amount deducted from each paycheck to purchase health coverage. 21st Century Equipment pays roughly 2/3 of the total premium.

Second is the annual deductible, which is the amount you pay for covered health care services before your insurance kicks in. The deductible is waived for preventative care.

Third is the copay. This is the fixed amount you pay for covered health care service per visit.

Fourth, is your out of pocket maximum limit. This is the most you have to pay for covered services in a plan year.

Finally, there are costs for prescriptions. Check out the next page for the resources 21st Century offers to make this more affordable for employees.

## Current Plans

DENTAL - UMR		
<b>Cost:</b> <ul style="list-style-type: none"><li>• Employee - \$15</li><li>• Employee + Spouse - \$35</li><li>• Employee + Children - \$35</li><li>• Family - \$45</li></ul>	Annual Benefit Maximum	\$1,000
	Annual Deductible	\$50/member
	Preventative Services (x-rays, cleanings, oral exams)	100% - No Deductible
	Basic Restorative Services (x-fillings, endonics, peridontics)	70% After Deductible
	Major Services (dentures, crowns, bridges)	70% After Deductible
	Orthodontia	50% No Deductible \$1,000 Lifetime Max.



VISION - VSP			
	Frequency	Co-Pays & Allowances	Enhancements
<b>Cost:</b> <ul style="list-style-type: none"><li>• Employee - \$8</li><li>• Employee + Spouse - \$16</li><li>• Employee + Children - \$17</li><li>• Family - \$27</li></ul>	Lenses every 12 months	\$25 Frame/ Lens Co-Pay	Premium Progressive \$95-105 Co-Pay
	Frame every 24 months	\$150-\$170 Frame Allowance	Custom Progressive \$150-175 Co-Pay
	Contact Lenses every 12 months (instead of lenses & frame)	\$150 Contact Lens Allowance	

# #care for it

## How can I make the most of my health insurance?

21st Century Equipment makes healthcare easy by providing multiple conveniences - making your healthcare world available at your fingertips.

To the right are a few examples of how your healthcare will do the work for you.

### UMR.COM

Download the app, order ID cards, & access group health information here!

01



02



### WELLNESS COUNTS

**Health Savings Account (HSA)**  
Pretax savings that can be used for qualified medical expenses.

**Liviniti**  
Get a 90 day supply of maintenance prescriptions for the cost of a 30 day supply.

04



03



**New Employees**  
that elect medical benefits are covered on the first of the month following their start date.



**Equitable Life**



**Fidelity**



**UMR Health Insurance**

We know life gets busy, and sometimes you need healthcare information "right now." Our healthcare and benefits programs makes it easy for you to access your benefits information at the drop of a dime with convenient and easy to use apps.

# #secure it

## LIFE INSURANCE AFFORDABLE SECURITY FOR YOUR FAMILY



### 21st Century Has You Covered.

That's right, 21st Century Equipment has you covered. All employees are provided a company-paid Basic Life Insurance Policy and an Accidental Death and Dismemberment Policy of \$25,000 each.

### Plan Maximums:

#### ***Without providing EOI***

- At the time of hire, all employees will be allowed a one time sign up of up to \$300,000 or 7 times their annual base wage, which ever is the lesser.
- Spouses may be covered for up to \$25,000.
- Children who meet dependent eligibility can be covered for \$10,000.

### Who Needs Supplemental Life Insurance?

You do, single or married, buying your first home or preparing for retirement, raising children or sending them off to college; no matter where you are in life, insurance should be part of your financial plan.

### Who Needs Accident Insurance?

You do. Accident insurance will assist with expenses if you are seriously injured or killed in a covered accident. This insurance can help you ensure that tragedy doesn't take both an emotional and a financial toll on your family.





# Employee Assistance Program

Your well-being doesn't begin or end with your finances. It starts with — and is always about — you. Our team is here to help, anytime and anywhere. Read on for information about no-cost, confidential support you can access for life's challenges.



## Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your immediate family members with a variety of issues and, if needed, refer you to other resources. Talk to us for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts
- **Need to speak with someone?**  
**Receive up to three face-to-face sessions per issue/year.**



## Work-life solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events
- Locating pet care



## Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about strategies pertaining to:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



## Identity Theft Services

We can help you repair your credit and restore your name with tools, such as:

- Support from legal and financial professionals
- Counseling to address emotional issues
- Work-life assistance



## Online Will Preparation

EstateGuidance® lets you quickly and easily create a will online at no cost. You can:

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children



## Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more.

**Need representation? Get a free 30-minute consultation and a 25% reduction in fees.**



## Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support.

Log on for:

- Articles, podcasts, videos, slideshows
- On-demand training
- “Ask the Expert” personal responses to your questions

**Online:** [guidanceresources.com](https://guidanceresources.com)

**App:** GuidanceNowsm

**Web ID:** EQUITABLE3



## Phone/Live Support

Your Employee Assistance Program provides someone to talk to, and resources to consult whenever and wherever you need them.

**Call:** (833) 256-5115

**TDD:** (800) 697-0353

Direct, 24/7 access to a Guidance Consultant who will answer your questions and, if needed, refer you to a counselor or other resources.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN); and Equitable Distributors, LLC. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities. All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states. Equitable does not provide tax or legal advice.

Employee Assistance Program (EAP) work/life services, which are provided by ComPsych®, are not insurance, and the charge is segregated from the insurance cost, but included in the total amount billed. Equitable is not responsible or liable for care, services or advice given by any provider or vendor of the services. Equitable reserves the right to discontinue any of the services at any time. ComPsych®, GuidanceResources® and EstateGuidance® are registered trademarks and service marks of ComPsych® Corporation. EAP By Designsm is not a service provided in partnership with ComPsych® Corporation. ComPsych® is not affiliated with Equitable, and services they provide are separate and apart from the insurance provided by Equitable.

© 2020 Equitable Holdings, Inc. All rights reserved. GE-2940404 (6/20) (Exp. 8/22) | G605967 | Cat. #160279 (6/20)



**EQUITABLE**

**COMPSYCH®**  
— The GuidanceResources Company® —

# 401K INVESTMENT

TAKE OWNERSHIP OF YOUR FUTURE

# #secure it

Retirement... the fact is it will be here before you know it!  
21st Century Equipment has a robust 401K program that makes what may sound like a far fetched goal, a reality.

## THINK ABOUT IT!



The average 25 year old will need monthly income of \$9000 to retire at age 65.



Employees are auto-enrolled after 6 months of employment.



21st Century Equipment provides up to a 4% match that helps your contributions grow faster.

21ST CENTURY EMPLOYEE ALREADY? LOG IN @

## FIDELITY.COM



# PROFIT SHARING

TAKE OWNERSHIP OF YOUR JOB

# #own it

## An Overview

- Profit based off 21st Century Equipment, LLC's net income after audit field work is complete.
- Pay out estimated to be first payroll of February.
- Minimum payout \$250
- Subject to 401(k) withholding
- Profit sharing starts after the company meets base net income.
- **Targets 2.5% return on sales (ROS).**
- $ROS = \text{net income} / \text{revenue}$ .
- ROS will be adjusted annually influenced by CEO, Board of Directors, budget, economic conditions, etc.



## Who is Eligible?

- All job descriptions eligible except for management employees who are participating in an enterprise bonus program
- Participation starts after 6 months of employment.
- Must be employed on the date the profit sharing is paid out.
- Profit sharing computed against gross pay - management/salespeople excluded.
- Department managers and above computed on base pay, no incentives.
- Salespeople computed on draw of \$48,000 no commission.

## How is it Calculated?

- Profit sharing computed by taking base pay times the profit sharing percentage earned.
- Profit sharing percentage is adjusted 0.25% for each 33% increase in return on sales.
- Profit sharing percentage is extended in 0.02% increments for tenure.
- Tenure computed on December 31st.

# TIME OFF

WORK. LIFE. BALANCE.

It's your time off! You've earned it, so enjoy it! Vacation, medical leave, family care, emergencies, or bad or good weather, it's your time to take off. Paid time off PLUS 8 paid holidays. 21st Century Equipment believes in a work-life balance.

## PAID TIME OFF:

Year 0-4 = 120 Hours

Year 5-9 = 160 Hours

Year 10+ = 200 Hours

# #enjoy it

## OTHER TIME OFF:



### JURY DUTY

Paid by 21st Century Equipment



### VOLUNTEER TIME OFF

21st Century is proud to offer our employees 4 hours/month of paid volunteer time off with manager approval.



## PAID PARENTAL LEAVE

# 3 WEEKS

# CAREER GROWTH

CONTINUOUS EDUCATION OPPORTUNITIES

# #grow it

## What Is Growth?

The reality is that over the course of your career, you will need to change and adapt to a continuously evolving business landscape.

21st Century Equipment envisions career growth as improving skills, exploring new departments, and learning the latest technology for the health of your career and the success of the team.

Hone your skills and control your career by taking advantage of available education opportunities. You will learn new skills to advance your career.

With job openings in multiple locations, 21st Century Equipment always provides opportunities to learn and advance your career.

“YOUR CAREER HEALTH IS AS IMPORTANT AS YOUR PHYSICAL AND MENTAL WELL-BEING.”

Ann Palm, 21st Century, HR Director



### JOHN DEERE UNIVERSITY

When you start a career with 21st Century you will be assigned a learning path at JDU. From there, your opportunities are customized to your career goals!

### TUITION REIMBURSEMENT

Interested in gaining job related knowledge?

21st Century will reimburse you up to \$1,500 a year for your tuition fees!

### DIESEL TECH PROGRAM

Get started on your Diesel Tech Degree while solidifying your career at 21st Century Equipment. With this program, we will sponsor your tuition at any of our partner schools in return for you coming to work for 21st Century Equipment. Be sure to ask for more details!

### ISOLVED UNIVERSITY

Access to hundreds of online courses and videos on a variety of topics to increase your skills.

# EMPLOYEE REFERRAL

SHARE WITH YOUR FRIENDS AND FAMILY

# *#share it*

Refer a friend to join the 21st Century team!  
With our Employee Referral program,  
earn big bonuses for recruiting.

**\$5000 BONUS FOR SERVICE TECH**  
**\$2000 BONUS FOR ALL OTHER POSITIONS\***

*\*Some restrictions apply*





**CHECK OUT OPEN POSITIONS AT**  
**21STCENTURYEQUIPMENT.COM**