







This summary provides a brief overview of the employee benefits provided to eligible employees* through the co-employment relationship between Insperty and WATERLOGIC USA, INC. Benefits sponsored by Insperty as your co-employer are identified beginning below and continue on page 2. In addition to these Insperty-sponsored benefits, WATERLOGIC USA, INC. provides other benefits as listed at the bottom of page 2.

WAITING PERIOD before a new employee becomes eligible for Insperty health and welfare benefits (other than Health Care FSA): **60 days**





BENEFIT NAME		BENEFITS SPONSORED BY INSPERTY FOR <u>ELIGIBLE</u> EMPLOYEES*	
	Medical Benefits	<p>Insperty medical coverage options are provided through a variety of insurance carriers nationwide and generally include some or all of the following types of health care coverage options:</p> <ul style="list-style-type: none"> • One or more options offering both in- & out-of-network benefits. • One or more HSA-qualified High Deductible Health Plan (HDHP) coverage options (not available in Hawaii). • One or more HMO options (where regionally available in employee's ZIP code service area). • One or more out-of-area indemnity coverage options. 	
	Dental & Vision Benefits <i>Always offered in combination with each other</i>	<p>As offered in this benefits package, Dental & Vision benefits may be elected SEPARATELY from Medical benefits and includes Basic Life & PAI</p>	<p>Dental benefit maximum: \$1,500 of eligible dental expenses per person per calendar year. Calendar-year deductibles: Individual - \$50 Family – max. of 3x individual deductible, up to \$150. Coverage provided by UnitedHealthcare Dental. Preventative services paid at 100% with no deductible Basic services.....paid at 80% after deductible Major services paid at 50% after deductible Orthodontia paid at 50% with no deductible up to \$1,500 orthodontia lifetime max. (only for children up to age 19)</p> <p>Vision coverage: Eye examinations once every 12 months and benefits toward eyeglasses and contact lenses. Participants may receive a benefit for either contact lenses or prescription eyeglass lenses (but not both) in one 12-month period. The cost of one set of eyeglass frames is covered per 24-month period. Coverage provided by Vision Service Plan (VSP).</p>
	Insperty Employee Assistance Program	<p>Easy, around-the-clock access for employees and their families to OptumHealthSM Care24[®], a confidential counseling and support program that integrates elements of traditional employee assistance programs, work-life services and health information telephone lines with a wealth of other resources. Most services available at no cost to employee.</p>	
	Insperty Health Care Flexible Spending Account (FSA) Plan	<p>Eligible employees may set aside a portion of current earnings on a pretax basis (if their tax status qualifies them) up to an annual maximum of \$2,500 for reimbursement of qualifying health care expenses incurred during the plan year (and only while a participant under this Health Care FSA). Incurred expenses are eligible for reimbursement only when not otherwise covered by a health plan. No waiting period applies - employees may enroll as soon as they obtain eligibility. NOTE: <i>Eligibility and other limitations apply for individuals who are currently contributing to a health savings account (HSA) or who may be considering opening and contributing to an HSA. On this and all tax-advantaged benefits, certain eligibility limitations may also apply to highly compensated employees (HCEs) and other key employees.</i></p>	
	Insperty Health Savings Account (HSA) Program	<p>Eligible employees who enroll in an Insperty high deductible plan (HDHP) medical coverage option have the opportunity to establish an individual health savings account (HSA) through the Insperty HSA Program and make personal contributions – up to established annual federal limits – via convenient payroll deduction. There are no federal taxes on pretax contributions made to an HSA, and money from an HSA is tax free when used for qualified medical expenses (as defined by the Internal Revenue Service). NOTE: <i>IRS rules generally prohibit individuals with Health Care FSA coverage (including an eligible spouse and dependents) from contributing to an HSA. Individuals who are contributing to an HSA, or intend to open and contribute to an HSA through the Insperty HSA Program, should not enroll in the Health Care FSA Plan, as participation in the Health Care FSA will make an individual ineligible to contribute to an HSA in the same calendar year.</i></p>	
	Insperty Basic Term Life & Personal Accident Insurance (PAI/AD&D) [100% employer-paid]	<p>Eligible employees are automatically enrolled for basic life and personal accident insurance, regardless of whether they enroll for medical benefits. Employee-only coverage. Coverage amounts based on employee's covered annual earnings as defined by Insperty. Premiums 100% paid by Insperty. Limitations may apply. Underwritten by Cigna. Basic Term Life Insurance: Coverage equal to 1x employee's covered annual earnings: \$15,000 min. / \$50,000 max. Basic PAI: Coverage equal to 1x employee's covered annual earnings: \$15,000 min. / \$50,000 max.</p>	
	Insperty Basic Disability Coverage [100% employer-paid]	<p>Short-Term Disability</p> <p>Coverage Amount: Up to 60% of covered weekly earnings (max. benefit of \$2,308 per week) Coverage Begins: 15th day of disability Maximum Period: Six continuous months or end of disability, whichever comes first.</p>	<p>Long-Term Disability</p> <p>Up to 60% of covered monthly earnings (max. benefit of \$10,000 per week) After being disabled for six continuous months Disability beginning age 62 or younger; Up to age 65 or end of disability, whichever comes first. Abbreviated payment schedule applies for disability beginning age 63 or older.</p>

* An eligible employee must generally be working 30 or more hours per week, on average (20 hours per week in Hawaii), or meet the requirements for continuing eligibility during an approved leave of absence, to be eligible for medical, dental and vision coverage under the Insperty Group Health Plan.




BENEFIT NAME BENEFITS SPONSORED BY INSPERITY FOR ELIGIBLE EMPLOYEES*

 Insperty Voluntary Group Universal Life Insurance [100% employee-paid]	Optional coverage for eligible employees and their families. Limitations may apply. Coverage amounts from 1x to 6x covered annual earnings as defined by Insperty, up to a maximum of \$2.5 million. Additional coverage may be purchased for spouse/domestic partner and/or for children. Evidence of insurability is required in certain instances. Underwritten by Cigna.
 Insperty Voluntary Personal Accident Insurance (PAI/AD&D) [100% employee-paid]	Optional coverage for eligible employees and their families. Limitations may apply. Coverage amounts from 1x to 6x covered annual earnings as defined by Insperty, up to a maximum of \$2.5 million. Additional coverage may be purchased for spouse only (60% of employee coverage amount), spouse & child (50% of employee coverage amount; 10% for each dependent child), or for children only (15% of employee coverage amount). Underwritten by Cigna.
 Insperty Adoption Assistance Program	Available to Insperty employees who complete at least 180 consecutive days of continuous service after obtaining a benefits-eligible status. The continuous-service requirement must be satisfied prior to the date of the final adoption decree(s). Program reimburses up to \$1,500 per qualified adoption. Qualifying expenses must be incurred through private adoption or a licensed adoption agency.
 Commuter Benefits Program	Eligible employees may pay for job-related commuter expenses (e.g., mass transit, vanpools, parking) with pretax dollars and manage their commuter benefits online. Provided through WageWorks®.
 Insperty Educational Assistance Program	Eligible employees may be reimbursed for qualifying educational expenses as follows: • Up to a maximum of \$1,500 per calendar year for approved undergraduate or graduate college courses taken as part of an employee's degree program at an accredited institution. • Up to a maximum of \$500 per calendar year for approved continuing educational expenses (including courses taken at an accredited trade or vocational school, business school or through a professional associate). • Total combined reimbursement of \$1,500 per calendar year for all assistance received under this program. <i>This program does not apply to courses, seminars, or training provided by Insperty or the client company.</i>
 Insperty 401(k) Plan	Eligibility Date Age 21 plus 1 Year of Service Employer Match 50% up to 6% of eligible deferred compensation

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 Insperty Training and Development	Insperty provides extensive training programs to help employees and supervisors learn new skills, maintain safety or compliance, or improve performance and develop in their careers. We can help identify and analyze performance gaps and recommend solutions to help improve productivity. Self-paced resources include over 3,000 courses on topics such as business, desktop, safety, liability management, and advanced IT; more than 20,000 online digital books from industry top authors and publishers in business, and 9 learning portals that target key topic areas. CPE credits area available on select online and classroom courses, PDU credits are available on select online courses.
 Insperty Pay Options	Payroll Direct Deposit (with ePayStub): Have your net pay deposited directly in up to four employee designated checking and/or savings accounts, securely and automatically. Receive your paystubs electronically if you so elect. Insperty Pay Card: Have all or a portion of your net pay deposited directly onto the card for secure access to wages when payday arrives. No credit check or bank account is required to enroll. There are no initial, monthly or annual charges for the card; however, some optional fees may apply.
 529 College Savings Plan Direct Deposit	Make direct deposit contributions from your Insperty paycheck to a 529 College Savings Plan, if the 529 plan permits.
 Employee Service Center/MarketPlace	Maximize your Insperty-provided employee benefits and gain valuable purchasing advantages online! Insperty's state-of-the-art Employee Service Center™ and MarketPlace SM websites - available around-the-clock online at esc.insperity.com - provide you with online services and information, streamlined transactional capabilities, smart work tools and purchasing advantages for work and home. In addition, access to a credit union is available through MarketPlace. (Requires Internet access.)

BENEFITS SPONSORED BY WATERLOGIC USA, INC.

 Additional Benefits Programs Available	Stars Employee Recognition Program (Open to All Waterlogic USA and Global Employees); Leads "App" Incentive Programs.									
 Paid Time Off	Based on eligibility requirements*, Employees are granted both vacation and sick time. Vacation time will begin to accrue immediately upon eligible employment and becomes available for use after the completion of 90 days of service. Employees in their first five years of service are granted up to 10 days of vacation time and depending on increased tenure can receive up to 25 days of paid time off per year. Eligible employees will also earn 5 sick days in accordance with the employee's specific work location. For additional details, refer to the written policy/Employee Manual.									
 Paid Holidays	<table border="0"> <tr> <td>New Year's Day</td> <td>Labor Day</td> <td>Christmas Day</td> </tr> <tr> <td>Memorial Day (observed)</td> <td>Thanksgiving Day</td> <td>One (1) Floating Holiday Per Calendar Year</td> </tr> <tr> <td>Independence Day (July 4)</td> <td>Day After Thanksgiving</td> <td></td> </tr> </table>	New Year's Day	Labor Day	Christmas Day	Memorial Day (observed)	Thanksgiving Day	One (1) Floating Holiday Per Calendar Year	Independence Day (July 4)	Day After Thanksgiving	
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