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EMPLOYEE BENEFITS



EMPLOYEE BENEFITS

OCT. '22-SEPT. '23



Flexible Spending Account

Employees who work 25 hours per week or more are eligible to contribute to a Flexible Spending Account (FSA) through TASC. Each employee may defer up to \$2,750 from their salary to pay for qualified medical expenses. Employees are provided with a debit card to access their account and avoid reimbursement delays. Young Truck Sales will match, dollar for dollar, the first \$500 an employee contributes. Money deferred to your FSA card must be spent by September 30th of each plan year. A roll-over of up to \$500 of un-used funds remaining at the end of the plan year may be applied to qualified medical expenses incurred in the following plan year; this is a carry-over provision.



Healthcare Savings Account

Young Truck Sales offers a Healthcare Savings Account (HSA) through Farmer's National Bank. The HSA is only available with the Value Plan.

For 2023 employees with single coverage may defer up to \$3,850 of their salary and with family coverage may defer up to \$7,750 of their salary to pay for qualified medical expenses. Employees are provided with a debit card and checks to access their account and avoid reimbursement delays. Young Truck Sales will match, dollar for dollar, the first \$1,000 an employee contributes. There is no deadline for using money contributed to an HSA. Employees eligible for Medicare are not eligible to participate and employees who can be claimed as a dependent are not eligible to participate.



Employees are eligible the first of the month following 30 days of employment. Both 401k and Roth 401k are available. YTS offers to

match 100% of the first 1% of your pay that you contribute to the plan and 50% of the next 5% you contribute, for a total of up to 3.5%. Employees can rollover any 401k options immediately to Principal. Employees can contribute up to \$22,000 of their salary in 2023.

Medical Mutual of Ohio (health insurance)

| Per biweekly pay deduction | Value Plan | Premier Plan |
|----------------------------|------------|--------------|
| Single | \$62.17 | \$73.69 |
| Employee + Spouse | \$129.92 | \$154.74 |
| Employee + Child(ren) | \$117.60 | \$140.04 |
| Family | \$185.35 | \$221.06 |

Principal (dental insurance)

| Per biweekly pay deduction | Value Plan | Premier Plan |
|----------------------------|------------|--------------|
| Single | \$7.81 | \$11.55 |
| Employee + Spouse | \$15.94 | \$22.79 |
| Employee + Child(ren) | \$19.50 | \$29.27 |
| Family | \$29.03 | \$42.63 |

Principal (vision insurance)

| Per biweekly pay deduction | |
|----------------------------|--------|
| Single | \$2.16 |
| Employee + Spouse | \$4.75 |
| Employee + Child(ren) | \$4.85 |
| Family | \$7.98 |

Group Critical Illness Insurance

| | Benefit | Minimum | Maximum |
|----------|---------------------------|---------|-------------------------------|
| Employee | Increments of \$5,000 | \$5,000 | \$100,000 |
| Spouse | Increments of \$2,500 | \$2,500 | Up to 50% of employee benefit |
| Children | 25% of employee's benefit | | |

Principal (Off the Job Accident)

| Per biweekly pay deduction | |
|----------------------------|---------|
| Single | \$7.45 |
| Employee + Spouse | \$10.50 |
| Employee + Child(ren) | \$12.24 |
| Employee + Family | \$18.24 |



Open enrollment for Medical Mutual of Ohio is in September with the changes going into effect October 1. You will be able to make any changes to the policy, add/drop dependents, etc.

| | PREMIER PLAN | | VALUE PLAN | |
|------------------------------|--|--------------------------|---------------------|--------------------------|
| | Network | Non Network | Network | Non Network |
| Deductible | \$3,000/\$6,000 | \$6,000/\$12,000 | \$3,800/\$7,600 | \$5,000/\$10,000 |
| Coinsurance after Deductible | 20% | 40% | 0% | 40% |
| Out of Pocket Maximum | \$5,750/\$11,500 | \$13,000/\$26,000 | \$3,800/\$7,600 | \$10,000/\$20,000 |
| Lifetime Maximum | Unlimited | | Unlimited | |
| Physician Office Visit | \$40 | Deductible + Coinsurance | 0% after deductible | Deductible + Coinsurance |
| Specialist Office Visit | \$75 | Deductible + Coinsurance | 0% after deductible | Deductible + Coinsurance |
| Preventative Care | No Copay | Deductible + Coinsurance | No Copay | Deductible + Coinsurance |
| Emergency Care | \$350 | | 0% after deductible | |
| Urgent Care | \$120 | Deductible + Coinsurance | 0% after deductible | Deductible + Coinsurance |
| Prescription Drugs | | | | |
| Tier I | \$20 | | 0% after deductible | |
| Tier II | \$40 | | 0% after deductible | |
| Tier III | \$80 | | 0% after deductible | |
| Tier IV | n/a | | n/a | |
| Mail Order | [After a maintenance prescription is filled three times at the pharmacy, a double co-pay is charged] | | | |
| Tier I | \$25 | | 0% after deductible | |
| Tier II | \$100 | | 0% after deductible | |
| Tier III | \$200 | | 0% after deductible | |
| Tier IV | n/a | | n/a | |



Short Term Disability

The Company provides at no cost to the employee, short term disability insurance for up to 13 weeks per incident at the rate of 60% of their pay, up to \$1,000 per week max. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

Critical Illness

Help cover some of the expenses associated with a serious illness, such as skin cancer, stroke, heart attack or cancer, with critical illness coverage. If you're diagnosed with a specific critical illness, you'll receive a lump sum benefit you can use however you need to. Includes a Health Screening rider for every covered dependent which pays a flat dollar amount for a screening test performed each year. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

Term Life and AD&D Insurance

The Company provides at no cost, each employee with a \$10,000 life insurance policy while employed with Young Truck Sales. Voluntary life insurance can also be elected for employees, their spouses and their dependents. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

| Dental Care Services | Value Option | Premier Option | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|--|---|------------|-------------|---------|------|------|---------|-----|-----|---|--|------------|-------------|---------|------|------|---------|-----|-----|---------|-----|-----|---------|-----|-----|
| Benefit Year Maximum | \$750 for Class A and B | \$1500 for Class A, B, C. Separate \$1000 Lifetime Maximum for Orthodontic (Class D) Services. | | | | | | | | | | | | | | | | | | | | | | | | |
| Deductible | \$50 per benefit year. Maximum 3 per family. Applies to Basic (Class B) Services. | \$50 per benefit year. Maximum 3 per family. Applies to Basic (Class B) and Major (Class C) Services. | | | | | | | | | | | | | | | | | | | | | | | | |
| Coinsurance | <table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>80%</td> </tr> </tbody> </table> | | In-Network | Non-Network | Class A | 100% | 100% | Class B | 80% | 80% | <table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>80%</td> </tr> <tr> <td>Class C</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>Class D</td> <td>50%</td> <td>50%</td> </tr> </tbody> </table> | | In-Network | Non-Network | Class A | 100% | 100% | Class B | 80% | 80% | Class C | 50% | 50% | Class D | 50% | 50% |
| | In-Network | Non-Network | | | | | | | | | | | | | | | | | | | | | | | | |
| Class A | 100% | 100% | | | | | | | | | | | | | | | | | | | | | | | | |
| Class B | 80% | 80% | | | | | | | | | | | | | | | | | | | | | | | | |
| | In-Network | Non-Network | | | | | | | | | | | | | | | | | | | | | | | | |
| Class A | 100% | 100% | | | | | | | | | | | | | | | | | | | | | | | | |
| Class B | 80% | 80% | | | | | | | | | | | | | | | | | | | | | | | | |
| Class C | 50% | 50% | | | | | | | | | | | | | | | | | | | | | | | | |
| Class D | 50% | 50% | | | | | | | | | | | | | | | | | | | | | | | | |
| Class A (Preventative Services) | <u>Waiting Period: None</u> - Routine exams (2 per calendar year) - Prophylaxis (2 per calendar year). 1 additional cleaning or periodontal maintenance per 12 months, if member is in 2nd or 3rd trimester pregnancy - Bitewing x-rays (1/24 months) - Full mouth x-ray (1/24 months) - Fluoride to age 16 (1/12 months) - Sealants to age 16 (permanent molars, 1/36 months) - Adjunctive pre-diagnostic oral cancer screening (1/12 months for age 40+) - Space maintainers to age 16 (1/24 months) | <u>Waiting Period: None</u> - Routine exams (2 per calendar year) - Prophylaxis (2 per calendar year). 1 additional cleaning or periodontal maintenance per 12 months, if member is in 2nd or 3rd trimester of pregnancy - Bitewing x-rays (max 4 films; 1/12 months) - Full mouth x-ray (1/24 months) - Fluoride to age 16 (1/12 months) - Sealants to age 16 (permanent molars; 1/36 months) - Adjustive pre-diagnostic oral cancer screening (1/12 months for age 40+) - Space maintainers to age 16 (1/24 months) | | | | | | | | | | | | | | | | | | | | | | | | |
| Class B (Basic Services) | <u>Waiting Period: None</u> - Emergency pain - Fillings (benefit allowed for amalgam restorations on posterior teeth) - Anesthesia (subject to review, covered with complex oral surgery) - Simple extractions - Simple Periodontics - Oral surgery (surgical extractions and impactions) | <u>Waiting Period: None</u> - Emergency pain - Fillings (benefit allowed for amalgam restorations on posterior teeth) - Anesthesia (subject to review, covered with complex oral surgery) - Simple extractions - Simple Periodontics - Oral surgery (surgical extractions and impactions) - Repair of Crown, denture or bridge | | | | | | | | | | | | | | | | | | | | | | | | |
| Class C (Major Services) | N/A | <u>Waiting Period: None</u> - Inlays and Onlays - Crowns, Bridges, dentures and Endosteal Implants (in lieu of an approved 3-unit Bridge) - Endodontics (root canals) - Surgical Periodontics | | | | | | | | | | | | | | | | | | | | | | | | |
| Class D (Orthodontics) | N/A | <u>Waiting Period: None, Dependent Children to age 19 only</u> - Separate Lifetime maximum: \$1000 - Up to 25% of lifetime allowance may be payable to initial banding | | | | | | | | | | | | | | | | | | | | | | | | |

| Vision Care Services | All Participating Locations | Out-of-Network-Allowance |
|---|--|--------------------------|
| Exam | \$10 Co-pay | Up to \$35 |
| Materials | \$10 Co-pay | |
| Standard Plastic Lenses | | |
| Single Vision | Covered by Co-pay | Up to \$25 |
| Bifocal | Covered by Co-pay | Up to \$40 |
| Trifocal | Covered by Co-pay | Up to \$50 |
| Lenticular | Covered by Co-pay | Up to \$50 |
| Progressive | Covered by Co-pay | Up to \$40 |
| Lens Options: | | |
| Polycarbonate lenses for children to age 19 only | Covered | N/A |
| Standard scratch resistant coating | Covered at Wal-Mart | N/A |
| Frames: | | |
| Members choose from any frame available at provider locations | \$130 allowance + 20% additional over that | Up to \$50 |
| Contact Lenses** (Includes fit***, follow-up and materials) | | |
| Elective | Up to \$120 allowance | Up to \$100 |
| Medically necessary | Up to \$210 allowance | Up to \$210 |



Open enrollment for Principal is in September with the changes going into effect October 1. You will be able to make any changes to the policy, add/drop dependents, etc.

Paid Time Off Policy

PTO is available on an anniversary year basis. Up to 40 hours of PTO can be carried past your anniversary year end from one year to the next.

All full-time employees are eligible for PTO benefits according to the following schedule:

| | |
|--------------------|--|
| Year 1 | 40 hours of paid time off after 6 months |
| More than 1 year: | 80 hours of paid time off |
| More than 5 years | 120 hours of paid time off |
| More than 10 years | 160 hours of paid time off |

Sick Days

All full-time regular employees are eligible for 3 sick days each calendar year after 90 days of employment with Young Trucks. Sick days are paid at the rate of 75% of an employee's regular rate and may not be taken in less than two hour increments.

Part-time employees should consult the Employee Handbook for additional PTO, sick days and holiday policies.

Technician Referral Program

Employees who refer Service Technicians who are hired at any Young Truck Sales location may receive up to \$500! Here's how it works:

- Employee informs Human Resources in writing including the technician's name, city and phone number and their own name
- Service Managers will consider the technician and make all hiring decisions.
- If the technician is hired, the referring employee will receive a \$100 bill within one week of the technician's start date
- If the technician successfully completes 6 months of service, the referring employee will receive an additional \$100 bill
- And, if the technician successfully completes one year of service with Young Truck Sales, the referring employee will receive THREE \$100 bills.

Off the Job Accident

Be better prepared financially for accidents before they happen. This coverage pays a lump sum benefit for injuries received from an accident such as a burn, ruptured disc, concussion or loss of hearing. Includes a Health Screening for every covered dependent which pays for a flat dollar amount for a screening test performed each year. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

HOLIDAYS

All full-time employees are eligible for Holiday benefits. Young Truck Sales recognizes the following Holidays:

New Years Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day, and Christmas Day.

Employee Assistance Program— Employee Assistance Program (EAP) services are available to any employee or immediate members (qualified dependents) of any employee's family, at no cost as an employee benefit. EAP services are provided by Total Care. You may contact them at (800) 252-4555 .

PAY IT FORWARD

The Pay It Forward Program is a fund that was designed by the Wellness Committee to allow Young Trucks employees to support one another in their time of need. Employees may choose to donate their earned gift cards to the fund at any time throughout the year.

Any employee (or supervisor/coworker) who has knowledge of an extreme hardship may contact Human Resources for assistance.

Working Advantage

Working Advantage is the leading Corporate Entertainment Benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more. Working Advantage is a unique benefit offered exclusively to companies and their employees.

Employees may log onto workingadvantage.com for more information!



Safety Committee and Wellness Committee

Young Truck Sales has a Safety Committee as well as a Wellness Committee. If you are interested in joining either groups, please speak with your supervisor. Safety Committee is dedicated to reviewing safety policies and implementing safety improvements.

Wellness Committee works to arrange activities and contests to help employees improve their health and wellness.

Check your emails for wellness events and competitions throughout the year as well as information about company events like the company picnic!

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YOUNGTRUCKS.COM

YOUNG TRUCKS
4970 SOUTHWAY ST SW
CANTON, OH 44706
330.477.6271
INFO@YOUNGTRUCKS.COM

YOUNG VOLVO
2230 SHEPLER CHURCH AVE SW
CANTON, OH 44706
330.453.3868
VOLVO@YOUNGTRUCKS.COM

JAYMAC BODY & FRAME
1801 IVYDALE AVE SW
CANTON, OH 44706
330.456.0592
JAYMAC@YOUNGTRUCKS.COM

YOUNG TRAILER SHOP
3406 NAVARRE RD SW
CANTON, OH 44706
330.479.8992
TRAILERSHOP@YOUNGTRUCKS.COM