

2020-2021 Benefits Summary



KANE is a great place to work!

When you join KANE, you become part of a company committed to treating our customers like family — not only the customers we serve, but also our own most valuable customer: You. *This commitment is the foundation for the KANE benefits program.*

We encourage you to be an informed consumer of your benefits so that you can make the right choices for you and your family, and take full advantage of the many programs and resources KANE offers to enrich your health, your life, and your future.

Here Is A Snapshot Of Our Benefits

Comprehensive and Affordable Benefits



Medical

You will have the ability to choose between 3 medical plan options. The options are all traditional style health plans (offered through Aetna or Geisinger). Prescription coverage options are built into the plans.



Dental

KANE offers two options for dental coverage. The Dental program covers a percentage of eligible services from any dentist. The Guardian Dental Plan is a network-based dental program with a preset benefit schedule.



Vision

The Eye Med Vision coverage provides eye exams and lenses every 12 months and frames every 24 months.

Becoming a Healthier You

KANE is committed to offering competitive benefits that focus on the health and well-being of you, your family, and the company. KANE benefits because healthy Associates are safer and more productive. Supporting better health is not only a smart business decision, but also the right thing to do. That's why participation in the two tiered KANE Wellness Program is easy and earns you either a \$500 or \$750 annual discount on healthcare.

Balancing Work and Personal Needs

KANE recognizes that there are occasions when Associates need to take time off for vacation or to take care of personal or family matters. Here is a snapshot of the time off you may enjoy.

Vacation	You will begin to accrue paid time off starting your first day of work. The amount of vacation time available to our Associates is based on years of service with the Company. Associates can begin using accrued time after 90 days of employment.
Personal/ Sick Time	KANE offers a defined number of paid days during employment to be used in addition to Vacation time. Kane values it's tenured associates and therefore PTO benefits will be increased with additional service per the Kane PTO policy.
Holiday Pay	You will receive 7 Paid Holidays.
Leave of Absence	KANE recognizes that there can be expected or unexpected events that may prevent your ability to report to work and offers a variety of leave of absence programs.

Valuable Benefits For Your Piece Of Mind.



Plan for the unexpected

KANE's life, disability, and supplemental benefits help safeguard your income and your hard-earned savings when illness or injury prevents you from working, or in the unfortunate event of death.

Base Life – Company Paid	Accidental Death and Dismemberment (AD&D) insurance to all full time Associates equal to 1x your Base Annual Earnings.
Optional Life – Associate Paid	Associates are eligible to elect additional life insurance. This coverage is available in increments of your salary to a maximum of 5x your annual salary or \$500,000. Optional Spouse and Child life coverage is also available
Short Term Disability (STD) – Company Paid	KANE provides all Associates STD coverage equal to 60% of your pre-disability earnings to a to \$500/week Maximum Benefit. If you become disabled, benefit is payable on a weekly basis to a maximum of 26 weeks after the elimination period (15 days for illness / 16 days for accident) has been met. Associates are eligible after one year of employment.
Long Term Disability (LTD) – Associate Paid	KANE provides Associates the option to enroll in LTD coverage. This benefits will continue to pay 60% of your monthly pre-disability earnings after the short term disability is exhausted.
Guardian Voluntary Plans	Additional protection is available with Guardian. Critical illness, accident protection and the hospital indemnity coverage will offer Associates coverage when the need arises.



Benefits That Help You Save Money!

Spending Accounts

Options to help cover your out-of-pocket health & dependent day care expenses.

Save money on your income taxes and use untaxed money to pay for eligible health care and dependent care expenses. Spending accounts let you do just that. Money for eligible health care and dependent care expenses is taken out of your paycheck before taxes – allowing you to pay your expenses with untaxed dollars.

401(k) - Build a Secure Future.

You may not think about it right now, but after a while, most people start working toward a common goal: retirement. KANE makes saving for retirement under the savings plan easier by offering an automatic enrollment feature. You will automatically contribute to the KANE Retirement Savings Plan unless you specifically choose not to participate. You will be automatically enrolled at 3% on a before-tax basis in your savings plan as soon as practically possible after the 1st of the month of your 6th month of employment. If you do not want to participate, you can change your contribution rate to 0% within the first 30 days of your enrollment, or you can adjust your contribution as appropriate for you. **Reasons to participate in the 401(k) plan:**

- 1 Company matching contribution.** KANE matches 100% of your contributions for the first percent and 50% of your next five percent contributed each pay period. KANE provides this benefit to encourage you to save for your retirement. Don't miss out; contributing 6% will get you to the full company match!
- 2 Tax savings.** When you contribute on a before-tax basis your investments and earnings grow tax-free until you withdraw them. *A Roth investment option is available which allows you to save the taxes at the time of retirement rather than a per pay tax savings.*
- 3 Portability.** The benefit is portable, meaning you can take your contributions, and the company's contributions, if vested, with you when you leave KANE. To further delay taxation, you can leave your money in the plan or you can roll your taxable distributions into an Individual Retirement Account (IRA) or another eligible employer plan.

You're always 100% vested (meaning you have a permanent right to the money) in your contributions, and you're 100% vested in KANE's company matching account after two years of service.



You may call the Associate Benefits Center at 1-800-307-0230 to learn more about KANE's benefits, eligibility and more!

Enroll in your benefits before your eligibility date by using our Benefits Center at www.kanemywaybenefits.com. Payroll deductions for your benefits will be retroactive to your benefit effective date.