



At-A-Glance

New full-time and part-time regular employees may enroll within their first 30 days of employment at The Main Street America Group (MSA). You may add/change coverage during the open enrollment period held each calendar year or certain benefits when you experience an IRS-qualified change in family status (i.e., marriage, divorce, birth of a child). If you or your dependents lose coverage, a limited period of continued coverage may be available under COBRA benefits continuation, as defined by federal law.

A checkmark (✓) indicates enrollment is required in order to participate in this program. No checkmark indicates you are automatically enrolled as an employee.

Health, Life and Disability

✓ Medical, Dental and Vision Insurance

MSA provides a variety of medical plans. For benefit-eligible employees and their dependents, we offer two medical plans to choose from, as well as dental coverage and vision coverage in all locations. Our provider for the medical, dental and vision plans is CIGNA. Our medical plans consist of:

- **Open Access Plan (OAP)**
- **High Deductible Health Plan (HDHP) Account-Based Health Plan with a Health Savings Account (HSA)**
- **Preferred Provider Organization (PPO)** – closed to new entrants

Medical, dental and vision elected coverages become effective on your date of hire. All medical, dental and vision premiums are deducted from your salary on a pre-tax basis. Under these plans, you may cover dependent children up to age 26 and your spouse.

Wellness Incentive

MSA promotes the health and well-being of employees to achieve optimal physical and emotional health for themselves and their families. The company provides confidential access to a variety of health and well-being services, programs and education on fitness, nutrition, disease management and well-being counseling. MSA encourages employees to pro-actively embrace and utilize these programs and make thoughtful choices to meet their needs.

The “Wellness Incentive” is an annual gross incentive of up to \$400, which will be paid during the calendar year to active employees who complete various published wellness-related activities as defined by the company.

✓ Identity Theft Protection

MSA provides you with the opportunity to enroll in a pro-active (prevention and restoration) identity theft protection program with LifeLock. For your convenience, premiums are taken through payroll deduction. More information is available at www.YIGenroll.com. Use Employer Group ID: MainStreet720.

MSA provides a company paid benefit for identify theft restoration services through Identify Theft 911.

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

MSA provides company-paid group term life insurance, equal to 1-1/2 times your base salary, and accidental death and dismemberment (AD&D) insurance, also equal to 1-1/2 times your annual salary, with a maximum benefit of up to \$500,000 for each plan. You must name a beneficiary for the basic life (it will automatically apply to AD&D unless you elect a specific beneficiary under that coverage).

✓ Supplemental Life Insurance

In addition to the basic life insurance benefit outlined above, MSA offers you the option of purchasing additional life coverage in increments of \$10,000. Coverage up to \$200,000 is guaranteed issue. Coverage more than \$200,000 and up to a maximum of \$700,000 is subject to medical underwriting. The policy has a waiver of premium if you become totally disabled. It also has an accelerated life benefit that allows payment of a portion of your life coverage to be paid to you while you are living when it has been determined that you have a terminal medical condition. Premiums are deducted from your pay on an after-tax basis. You may select a beneficiary that is different from your basic life insurance beneficiary.

✓ **Dependent Life Insurance**

You may elect a dependent life insurance benefit for your spouse and eligible dependent children. Your spouse is insured for \$10,000 and each dependent child, ages 14 days to 19 years, is insured for \$2,000. Premiums for this coverage are the same, regardless of the number of dependents covered, and are deducted on an after-tax basis. You are the beneficiary of the policy.

Short-Term Disability

MSA recognizes employees may incur an absence from work due to illness and/or injury, and our benefits program provides a measure of financial security to help in these difficult times. Short-term disability benefits are available to you at no cost and can provide financial protection up to 26 weeks. You must work one full calendar month to qualify for short-term disability benefits. Benefits are payable at 80 percent of your base salary at the time your disability begins.

Basic Long-Term Disability (LTD)

Absence from work due to illness/injury beyond 26 weeks falls under the guidelines of our long-term disability (LTD) program. MSA provides basic LTD coverage on the first \$50,000 of your eligible earnings at no charge to you. If you become disabled, the plan pays 60 percent of your eligible earnings at the time your original disability began (subject to a 12-month pre-existing condition clause and coordination with other disability programs like workers' compensation or Social Security disability).

✓ **Supplemental Long-Term Disability** (salary over \$50,000)

Supplemental LTD coverage can be purchased on your base salary in excess of \$50,000 (up to a maximum covered base salary of \$300,000). If you become disabled, the plan pays 60 percent of your base salary over \$50,000 but less than \$300,000, subject to a 12-month pre-existing condition clause and coordination with other disability programs like workers' compensation or Social Security disability. Premiums are deducted from your pay on an after-tax basis.

✓ **Medical and Dependent Care Reimbursement Accounts**

MSA offers you the opportunity to enroll in two reimbursement accounts enabling you to use pre-tax dollars for out-of-pocket health (i.e., medical, dental, vision) or dependent care expenses. You are able to elect any amount up to \$2,550 for the medical care reimbursement account and \$5,000 for the dependent care reimbursement account in a calendar year. The amount you select is deducted from your pay on a pre-tax basis.

Employee Assistance Program (EAP)

MSA's employee assistance program (EAP), administered through CIGNA, is a confidential service that can provide you support and guidance during difficult times in your life. These issues do not need to be work-related. EAP is available to you and your immediate family members. MSA offers this important service because we care about you and your family's personal wellbeing. You can access this service online 24/7 at www.cignabehavioral.com or calling toll-free (888) 371-1125.

Retirement

Pension Share Account

You are automatically enrolled on Jan. 1 following your date of hire, provided you are at least 20 years of age. The Company pays the full cost of the Pension Share Account – you do not make contributions. You become vested in the plan after completing three years of vesting service. Benefits also vest in the event your employment ends due to death or disability. Your beneficiary is your spouse, your children or your estate, in that order, unless specified otherwise.

✓ **401(k) Plan**

Employees can take advantage of one of the most attractive methods of retirement savings available today. MSA's 401(k) Plan, administered by The Vanguard Group, allows you to save for the future while reducing your taxable income today. MSA will match 100 percent of the first 3 percent of pay you contribute to the plan and 50 percent of the next 2 percent you contribute (for a total possible company match of 4 percent). You may contribute 50 percent of base salary up to \$18,000 on a pre-tax basis. Employees age 50 or older may also contribute an additional \$6,000. Employees hired on or after Jan. 1, 2008 are automatically enrolled in the plan at 5 percent pre-tax deferral which will automatically increase by 1 percent a year. Funds will automatically be invested in Vanguard's Target Retirement Funds based on the employee's expected retirement age. Employees may make changes to their investments and pre-tax elections, opt-out and re-enroll at any time.

Benefits-eligible employees, who are at least 20 years of age, can "roll over" funds from a prior employer's qualified plan once enrolled. To join, call Vanguard toll-free at (800) 523-1188, between 8:30 a.m. and 9 p.m. Monday through Friday, Eastern Time, or log onto: www.Vanguard.com (MSA's plan number is **090530**). Shortly after hire, new employees will receive an enrollment kit mailed to their home address. Your beneficiary is your spouse, your children or your estate, in that order, unless specified otherwise.

Companywide Holidays

MSA honors the following holidays annually: New Year's Holiday, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving (Thursday and Friday) and Christmas holiday. The detailed schedule is published on *MSA Today* in the "Human Resources" departmental area.

Paid Time Off Program (PTO)

MSA will provide every employee with PTO days to record both scheduled and unscheduled time off. The amount of PTO days is determined by years of service at the company and is accrued annually at a rate of 1/12 per full month worked. The PTO allotment for full-time new hires is 21 days, prorated for the number of full months worked during the year. A description of the PTO Program is available in the MSA Employee Handbook under "Paid Time Off Programs."

Performance Management

MSA's success depends upon the level of performance of all of our employees. MSA has programs and processes to help you understand your job responsibilities and performance goals

Shortly after hire and during the first quarter of each calendar year thereafter, you and your manager will jointly develop your performance goals. While your role description outlines the type and level of work you are responsible for, your performance plan established what you are accountable for accomplishing each year and the competencies (skills, knowledge and behaviors) that enable your performance and your development plan. Based on business needs or shifting department needs, it is not unusual for your performance plan to change during the year.

At year-end, you will be asked to assess your performance against the set goals. You and your manager will meet for an annual formal performance review. The performance review is used to evaluate your results against your goals and, assess your competency/skills against the standards. It is beneficial to schedule a meeting with your manager on a quarterly basis to assess how well you are doing against your goals in order to make adjustments or improvements prior to year-end.

Performance Recognition

Salary Reviews

Your salary is reviewed at least annually. A salary increase may be granted based on your performance, current pay level, company budget and general marketplace competitive positioning. Additionally, MSA offers promotional increases to reward employees for an increase in the level of their job responsibilities. Promotional increases can occur at any time during the year. If you were hired prior to Oct. 1, your next scheduled salary review will be April of the following year.

Incentive Pay

MSA offers annual incentive pay to reward employees for achievement of annual business goals. The strategic objectives of incentive pay are to motivate employees to achieve short-term goals, to work as a team and to align individual and team efforts to company goals. Shortly after the end of each calendar year, the performance of the company is assessed. Based on this performance against goals, a percentage of eligible earnings may be awarded to employees in recognition of the achievement of goals. Eligibility and plan operation are described in the plan document provided on *MSA Today*. The company's performance goals are approved by the board of directors at its annual March meeting and then communicated to employees via *MSA Today*.

Circle of Excellence

Every March, a select group of company employees, who exceedingly display MSA's core values of Ownership, Relationships and Service, are recognized by our senior management and board of directors at a special ceremony. Additional awards are provided in recognition of this exceptional accomplishment.

Spot Awards

MSA recognizes employees for extra efforts and contributions above the employee's normal responsibilities through the use of a management-approved Spot Recognition Program. The program consists of a MasterCard gift card ranging from \$25 to \$500.

YOU Make the Difference!

"YOU Make the Difference!" is designed to reward employees for above-and-beyond job performance. The awards are issued throughout the year and winners are recommended by their managers, either directly or as a result of a fellow employee's request. Honored employees can select MSA-branded merchandise via the program's Web site. Full details about "YOU Make the Difference!" are available on *MSA Today*.

My MSA Recognition

Employees can send recognition eCards directly to their colleagues. Using an eCard is a quick and easy way to express "thanks" to your coworker. Additionally, the Wall of Fame, inspired by social networking sites many people already use, enables our employees to post real-time recognition and comment on or "like" other employee posts.

✓ Payroll/Direct Deposit

Your pay is processed by direct deposit on a bi-weekly basis on Friday of the pay week. MSA pays employees through direct deposit because it is a safe and efficient method of electronically depositing your paycheck directly into your checking or savings account. Your direct deposit begins on the pay cycle after you submit your payment election via *My Workday*. Reloadable pay cards will be issued for those employees that have elected non-direct deposit for regular and special pay (i.e., incentive pay). You can view your payslip online at MyWorkday in the “Pay” section.

Professional and Personal

Casual Dress Guidelines

The MSA work week environment is “Casual Friday dress every day.” As a general guideline, all articles of clothing worn in the workplace, or when representing the company outside the office, should project a positive image and be neat, clean and in good condition. Specific dress code guidelines are outlined in the MSA Employee Handbook posted on *MSA Today*.

Employee Social Clubs

MSA Employee Social Clubs, run by employees at specific office locations, organize events such as holiday parties and other social events. You may elect to become a member of a club at any point throughout the year via email request to the HRMailbox@msgroup.com.

Insurance Courses and Certifications

MSA encourages employees to continue their education after joining the company. A list of company-sponsored courses is available on *MSA Today* and in the “Human Resources” departmental area.

Professional Designations

Professional programs and designations are provided in many non-insurance disciplines. These programs help employees stay current in their field and continue their education. Speak with your manager for approval of these programs.

Tuition Assistance

MSA’s tuition assistance policy is designed to provide additional opportunities for career development. This policy provides reimbursement up to \$4,000 annually for undergraduate and graduate studies. If you are considering taking a specific course or pursuing a degreed program, it is important to talk to your manager to determine if the course or program meets the company’s policy requirements. You are eligible for tuition assistance after six months of continuous satisfactory employment.

Matching Gifts for Charitable Organizations

The Company supports certain educational institutions and non-profit organizations by matching an employee’s financial gift. The minimum matchable amount is \$25 and the maximum matchable amount is \$500. All regular full-time employees and regular part-time employees may participate in the Company’s “Matching Gift for Charitable Organizations” program.

The NGM Charitable Foundation will match gifts made to legally defined non-profit 501(c)(3) organizations focused on supporting health and welfare, educational, cultural and civic needs.

Volunteer Day

Full-time MSA employees are provided a volunteer day each calendar year for community charitable work. Active, benefits-eligible employees may participate in this program. Part-time employees are provided a half day. Volunteer days need to be scheduled in advance and time off approved by your manager.

Smoking

Smoking is not permitted inside company facilities or in company fleet cars. MSA provides smoking cessation programs through CIGNA, our medical vendor and Employee Assistance Program provider.

This document provides a brief summary of the many benefits and compensation programs available to MSA employees. Formal plan documents and insurance contracts govern administration of all MSA benefits programs and your eligibility to participate in each program. Also, MSA reserves the right within the law to amend or terminate any benefit program at any time. More details about all company benefits are available in the MSA Employee Handbook, posted on MSA Today, or from the human resources department.