

Summary of Part-Time Employee Benefits for 2018



The Auto Club Group (ACG) Benefits Program allows employees to customize their benefit plans to help meet individual and family needs. The program helps employees save money by deducting most employee contributions before taxes.

Each regular, part-time ACG employee scheduled to work at least 20 hours/week is entitled to the following benefits on the first of the month on or after the minimum waiting period of one calendar month, unless otherwise noted.

Note: ACICF employees have different medical, prescription drug and dental benefit programs. Puerto Rico employees have different medical, prescription drug, dental, holidays and PTO programs. Also, Puerto Rico employees are not eligible for the TDSP and RSP and deductions are on an after-tax basis.

MEDICAL & PRESCRIPTION DRUG

- Choice of:
 - BCBS PPO (choose from four deductible combinations with 80%/20% coinsurance)
 - Highest deductible BCBS PPO option is paired with a Health Reimbursement Account (HRA) funded by ACG
- Prescription drug plan included through Express Scripts with \$10 generic/30% brand formulary/40% non-formulary
- A pre-tax payroll deduction is required; however, ACG shares the majority of the cost of individual coverage

DENTAL

- Delta Dental Plan of Michigan
- \$50 individual/\$150 family deductible for non-preventive services
- In-network coverage at 100% for preventive, 80% for basic restorative, 50% for major restorative and 50% for orthodontics
- \$1,500 annual max and \$1,500 lifetime ortho max
- 52% of the premium is paid by the employee through pre-tax payroll deductions

BASIC TERM LIFE INSURANCE

- Employees receive basic life coverage of \$5,000
- Enrollment is automatic; premiums fully paid by ACG

TAX-DEFERRED SAVINGS PLAN (TDSP)

- 3% automatic deferral upon eligibility; may contribute 1-50% of eligible earnings
- Company match of 40% paid on employee contributions up to 6% of pay, payable to employees following the end of the year
- 100% immediate vesting

- Select from a range of investment options
- Loan feature
- Roth 401k feature available for after-tax contributions

RETIREMENT SAVINGS PLAN (RSP)

- Participation is automatic; the Company deposits 4% of pay each pay day into your account
- Select from a range of investment options
- 100% vested after three (3) years of service

EMPLOYEE ASSISTANCE PROGRAM

- Confidential service and resources to assist employees in dealing with personal and family issues
- Staffed by qualified, professional counselors
- Available 24 hours a day, 7 days a week

ADDITIONAL BENEFITS

- AAA basic membership provided immediately upon hire
- Paid time off for bereavement, witness/jury duty and military leave
- Travel accident insurance when traveling on company business

HOLIDAYS

Immediately upon hire, part-time employees are eligible for the following paid holidays (5 hours):

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Thanksgiving Day
Memorial Day	Friday after Thanksgiving*
Independence Day	Christmas Day
Floating Holiday	

**Not applicable to AAA Bank employees. In lieu of this time, AAA Bank employees observe Veteran's Day and have an additional Floating Holiday.*

PAID TIME OFF (PTO) BANK

Newly hired employees begin to accrue PTO on a monthly basis at the completion of six (6) months of continuous service as detailed below. They may begin to use PTO at the completion of six (6) months of service. PTO hours are calculated based upon the standard weekly hours the employee is scheduled to work in the month in which the employee will complete six (6) months of continuous service:

		Annual Allotment Based on Month in Which Six (6) Months of Service is Completed					
Weekly Hours	Monthly Accrual	January	February	March	April	May	June
20-23	3 hours	36 hours	33 hours	30 hours	27 hours	24 hours	21 hours
24-27	4 hours	48 hours	44 hours	40 hours	36 hours	32 hours	28 hours
28-31	4.5 hours	54 hours	49.5 hours	45 hours	40.5 hours	36 hours	31.5 hours
32	5 hours	60 hours	55 hours	50 hours	45 hours	40 hours	35 hours

Weekly Hours	Monthly Accrual	July	August	September	October	November	December
20-23	3 hours	18 hours	15 hours	12 hours	9 hours	6 hours	3 hours
24-27	4 hours	24 hours	20 hours	16 hours	12 hours	8 hours	4 hours
28-31	4.5 hours	27 hours	22.5 hours	18 hours	13.5 hours	9 hours	4.5 hours
32	5 hours	30 hours	25 hours	20 hours	15 hours	10 hours	5 hours

Thereafter, each part-time employee with at least six months of service accrues vacation on a monthly basis. An employee's monthly accrual rate and annual allotment of PTO is based on the number of years of service the employee will complete on his/her service date that year.

Weekly Hours	1-4 Years of Service		5-14 Years of Service		15-19 Years of Service		20+ Years of Service	
	Monthly Accrual	Annual Allotment	Monthly Accrual	Annual Allotment	Monthly Accrual	Annual Allotment	Monthly Accrual	Annual Allotment
20-23	3.67 hours	44 hours	5.5 hours	66 hours	7.34 hours	88 hours	9.17 hours	110 hours
24-27	4.34 hours	52 hours	6.5 hours	78 hours	8.67 hours	104 hours	10.84 hours	130 hours
28-31	5 hours	60 hours	7.5 hours	90 hours	10 hours	120 hours	12.5 hours	150 hours
32	5.34 hours	64 hours	8 hours	96 hours	10.67 hours	128 hours	13.34 hours	160 hours

An eligible employee with at least six (6) months of service may use any portion of his/her annual allotment of PTO before it accrues. Part-time employees with PTO remaining at the end of a calendar year may carry some of those hours over into the next calendar year. The maximum number of carryover hours is determined by the standard weekly hours the employee is scheduled to work on the Jan. 1 rollover date. Additional unused PTO will be cancelled.

This document is intended to provide a general overview of specific ACG benefit programs. All benefits indicated in this summary are subject to the provisions of each applicable insurance policy, plan document and/or vendor. In the event of a conflict between this document and the plan document or insurance policy, the plan document or insurance policy will control. Employees should review the Summary Plan Description or other summary for each benefit, available on the company intranet, for a complete description of each benefit plan or program, including minimum waiting periods, exceptions and/or limitations that apply. ACG reserves the right to modify or terminate any benefit plan or program at the company's sole discretion. Some benefits may be taxable under IRS regulations.