Individual Coverage Health Reimbursement Account - ICHRA

Employer: Mast Brothers dba Coppes Napanee Cabinet Co.

Broker: Korhorn Financial Group, INC.

Contact: Ben Bulgrien ben.bulgrien@korhorn.com

Private Market Place Provider: Leeway – Direct To Carrier

Employee: Eligible after 90 days of continuous full-time employment.

1. The employer will cover 75% of the employee's insurance based off the benchmark plan. The employee may choose from any of the market plans provided through Leeway that may cost more or less than the benchmark plan. The actual dollar value covered by the employer is based off the benchmark plan and not the actual plan chosen by the employee.

2. Employees participating in a private sharing plan outside of Leeway, are eligible to receive a monthly taxable bonus up to the amount eligible through Leeway. The employer will not pay out more to the employee than the actual cost of their monthly premium. If the monthly premium is less than the eligible amount by Leeway, the employee will only receive the amount of the Premium.
    a. Employees who classify under this option must submit monthly receipts of payment before the last day of the month to show proof of insurance and reimbursement amount.
    b. Email monthly insurance receipt to DavidM@coppes.us or placed on Wesley's desk before the last day of the month.
    c. If receipt is not received before the last day of the month reimbursement will not happen.

3. Employees who participate in a spouse's plan through another employer, are eligible to receive $200 taxable wages per month. Proof of insurance must be provided annually.
    a. Employees who classify under this option must submit proof of insurance before the last day of the month to be eligible for reimbursement.
    b. Email proof of insurance to DavidM@coppes.us or placed on Wesley's desk before the last day of the month.
    c. If receipt is not received before the last day of the month reimbursement will not happen.

Benchmark Plan: Anthem Silver Essential 7000 Adult Dental/Vision

Reimbursement amount based on benchmark plan.

AGE	EE	AGE	EE	AGE	EE	AGE	EE	AGE	EE
0-14	$271	25	$273	36	$334	47	$424	58	$690
15	$271	26	$278	37	$336	48	$444	59	$705
16	$271	27	$285	38	$338	49	$462	60	$735
17	$271	28	$295	39	$342	50	$484	61	$762
18	$271	29	$303	40	$347	51	$506	62	$779
19	$271	30	$308	41	$354	52	$529	63	$800
20	$271	31	$315	42	$360	53	$553	64	$813
21	$271	32	$321	43	$368	54	$579	65	$813
22	$271	33	$325	44	$379	55	$605	66	$813
23	$271	34	$330	45	$392	56	$633	67	$813
24	$271	35	$332	46	$407	57	$660		

Note: If you are part of the company plan through Leeway and Korhorn, the rates above are tax free to the employee. If you are getting reimbursed for insurance outside of the company offering the rates above are taxed.

Retirement Accounts and Financial Planning Opportunities

Employer: Mast Brothers dba Coppes Napanee Cabinet Co.

Broker: Korhorn Financial Group, INC.

Email: Retirementplans@korhorn.com

Phone: (574) 247-5898

1. The employer has partnered with the broker to provide employees with retirement planning opportunities such as a Simple IRA or a ROTH Simple IRA.
   a. The employee has committed to matching up to 3% of the employee's contribution
   b. Eligible employees must have earned at least $5,000 in any two of the last two years and expected to earn at least $5,000 in the current year.

2. The Broker offers financial planning, tax preparations, investment account management, insurance options and additional services. These services are highly recommended by the employer but are not subsidized by the employer. Additional services are negotiated between the employee and the broker and have no involvement by the employer.

Vacation Policy

Employer: Mast Brothers dba Coppes Napanee Cabinet Co.

Vacation is paid by the employer to regular full-time employees as follows:

- Partial year of employment: prorated based on hire date 40 hours.
- First full year of employment: 48 eligible hours.
- Second year of employment: 56 eligible hours.
- Third Year of employment: 64 eligible hours.
- Fourth year of employment: 72 eligible hours.
- Fifth through tenth year of employment: 80 eligible hours.
- Eleventh through fifteenth year of employment: 120 eligible hours.
- Sixteenth through twentieth year of employment: 160 eligible hours.
- Over twenty years of employment: 200 eligible hours.

Vacation is granted on a calendar year basis and is accrued based on work throughout the year. The eligibility of the next level of vacation days is based on the employee's work anniversary start date. The first full year of employment starts the next calendar year after the employee has worked for 6 months. *Example: If employee starts work on March 15th, 2025, their 6-month anniversary is September 15th, 2025, and would be eligible for 48 hours for the calendar year 2026. If an employee starts work on October 20th, 2025, their 6-month anniversary is April 20th, 2026, and would be eligible for 48 hours for the calendar year 2027 but would have 40 eligible hours for 2026.*

Vacation time, which is taken prior to being fully earned in a year, is considered an advancement of wages and, upon termination, will be deducted from their paycheck.

Employees are encouraged to use available vacation time for rest, relaxation and personal pursuits. In the event available vacation time is not used by the end of the benefit year, you will be eligible to receive a cash payment instead of vacation time with company permission. Employees may carry unused time forward to the next benefit year. The total amount of unused vacation time carried forward cannot exceed 40 hours. Carry forward of the unused vacation is to be approved by the company.

Employees are to use the vacation request form to schedule vacation time. All employees are required to give at least 4 weeks' notice to the company of their vacation plans that are 24 hours or more. For anything less than 24 hours vacation time the request needs at least 2 weeks' notice for the company. Any conflicts in vacation requests will be decided based on company needs.

You will not be entitled to accrued vacation during periods when you are on personal leave of absence.

If a holiday occurs during your vacation period, that will not be counted as a vacation day used.

You may take vacation in minimum 8-hour allotments unless specifically approved by the Company.

Employees will be paid for unused vacation time that has been accrued through the last day of work upon termination of employment.

The Company does have peak periods of work that may require the limitations or prohibition of allowable vacation days. The company will strive to minimize these brownout and blackout periods and, whenever possible, give advance notice of these times, so the employee may make alternate plans. During these times vacations will be granted based on scheduling needs and may be restricted if necessary.

Exceeding the vacation days eligible

Summer and Part Time Employees:

Summer help and part-time employees are not eligible for vacation pay based on the above rules.

Salary Employees

Salary employees are eligible for vacation based on the above rules.

If Personnel have taken more vacation days than they are eligible, they will be deducted 8 hours of pay for each excess day of vacation.

Factory Shutdown: only affects the plant personnel being off work, the office personnel are expected to work.

Company Shutdown: affects both the plant and office personnel, with the plant and office closed.

Shutdown policy: Shutdown weeks are unpaid unless eligible vacation days are used. If there is a holiday during the first shutdown week that day will be paid for by the company, any other non-holiday scheduled shutdown day is unpaid unless an eligible vacation day is used.

Note for Salary Employees: If the company has two shutdown weeks in a year, the first shutdown week will be paid at 0% of wage rate unless an eligible vacation day is available and used. The second shutdown week will be paid 50% of the hourly wage rate (no holiday pay in the second shutdown).

2026 Holiday Time

Paid Vacation days are 8-hour days at normal rate. To be eligible for Paid Vacation, Employees must work a full 8-hours on the working day before and after the holiday unless Coppes Napanee provides or approves a paid or unpaid day off. Saturday and Sunday are not considered working days. Holiday pay is only available to Employees who work 5 days a week. If an employ works five days a week but works less than 8 hours a day, they are eligible for Holiday pay at their normal daily hours instead of the full 8-hour day. Medical situations require a doctor's note.

Friday, April 3	**Good Friday**	(Floating Holiday)
Monday, May 25	**Memorial Day**	(May 25th is paid)
Saturday, July 4	**Independence Day**	(Time off - TBD)
Monday, September 7	**Labor Day**	(Sept. 7th is paid)
Thursday, November 26-27	**Thanksgiving**	(Nov. 26th is paid)
Friday, December 25	**Christmas**	(Dec. 25th is paid)

Production Shut Down Is to be determined

Friday, January 1, 2027	**New years day**	(Jan. 1st is paid)

Production will resume on Monday, January 4, 2027