

# BENEFITS SUMMARY

FOCUS + *flexibility*

# Welcome to Dixon Hughes.

We are proud to offer an outstanding benefits package to our employees.

We realize that every employee is an individual with different needs, and we strive to offer choices that reflect your individuality.

In addition to our firm-paid plans you have the choice of ancillary and supplemental plans to fit your specific needs. And with maternal, paternal and adoption leave, you have the flexibility of having time off with your family.

Flexible spending, paid-time off, retirement planning, disability coverage, and continued learning and more, come together to round out this exceptional package.

Read on to find out more about our outstanding benefits.

## Summary of EMPLOYEE BENEFITS

Effective January 1, 2009

Unless otherwise noted, benefits are effective on the first day of eligible employment.

### Wellness Programs

Administered by BMS

Enjoy a variety of programs and activities including:

• Health Fairs	• Special Incentives
• Fitness Center Reimbursements	• Educational resources
• Weight Loss Program and rewards	• Personal Nurse Coaches
• Fitness Challenges	• Stay Healthy Programs

### Health Benefits (Medical, Dental, Vision and Pharmacy)

Administered by BMS (Benefit Management Services)

**PPO Networks** (for medical only – dental and vision have no network):

Medcost (NC & SC offices)	www.medcost.com
4Most or PHCS (WV offices)	www.4most.com or www.phcs.com
PHCS (all other states)	www.phcs.com

### Major Medical (PPO) Premiums

- Employee Only	No charge	
- Employee + Child(ren)	\$155.00 per pay period	\$310.00 per month
- Employee + Spouse	\$170.00 per pay period	\$340.00 per month
- Employee + Family	\$247.50 per pay period	\$495.00 per month

## Dental Premiums

- Employee Only	No charge	
- Employee + Child(ren)	\$16.00 per pay period	\$32.00 per month
- Employee + Spouse	\$18.00 per pay period	\$36.00 per month
- Employee + Family	\$30.50 per pay period	\$61.00 per month

Questions or more information call BMS at: 1-866-751-0422

## Summary of MEDICAL AND VISION BENEFITS

(This is a brief description. Refer to your benefit plan for a complete listing of covered procedures, restrictions or limitations.)

Who is Eligible: **ALL EMPLOYEES WORKING 1000 HOURS OR MORE PER YEAR**

	In-Network (PPO)	Out-of-Network (Non-PPO)
<b>Calendar Year Deductible</b>		
Per Individual	\$500.00	\$750.00
Per Family	\$1,500.00	\$2,250.00
<b>Maximum Out-of-Pocket Expense limits</b>		
Per Individual	\$2,500.00	\$2,500.00
Per Family	\$5,000.00	\$5,000.00
<b>Physician's Services</b>		
Primary Care Physician	100% after \$15 copay	70% after deductible
Specialist Physician	100% after \$25 copay	70% after deductible
In-Office Surgical for first \$200	100% after \$25 copay	70% after deductible
In-Office Surgical that exceeds \$200	85% after deductible	70% after deductible
<b>Surgeon Services</b>		
Inpatient/Outpatient Services	85% after deductible	70% after deductible
Second Surgical opinions	85% after deductible	70% after deductible
<b>Maternity Services</b>	85% after deductible	70% after deductible
<b>Allergy Shots</b>	100% no deductible/copay	100% no deductible/copay
<b>Depo-Provera Injections</b>	100% after \$15 copay	No Benefit
<b>Hospital Expenses</b>		
Inpatient Hospital Room and Board	85% after deductible	70% after deductible
Outpatient Testing and Services	85% after deductible	70% after deductible
Chiropractic Services	85% after deductible	70% after deductible
<b>Mental/Nervous &amp; Alcohol/Drug Abuse</b>		
Inpatient/Partial Hospitalization	85% after deductible	70% after deductible
Outpatient Treatment	50% after deductible	50% after deductible
See SPD for Limitations		

Vision Services		
One Exam Per Calendar Year	100% no deductible	
Frames, Lenses, Contacts, etc.	\$100 per year	

### Administered By:

Benefit Management Services, PO Box 1178 Matthews, NC 28106 • 800-228-1803

## Summary of DENTAL BENEFITS

(This is a brief description. Refer to your benefit plan for a complete listing of covered procedures, restrictions or limitations.)

Who is Eligible: **ALL EMPLOYEES WORKING 1000 HOURS OR MORE PER YEAR**

Calendar Year Maximum Benefit	\$1,000.00
Lifetime Orthodontia Maximum	\$1,000.00
Calendar Year Deductible (Basic and Major Services)	\$ 50.00 / Individual
Family Deductible	\$ 150.00
<b>Dental Expense Benefit:</b>	<b>Percent Payable (R&amp;C)</b>
Type I Service (Preventive Care)	100%
Type II Service (Basic Care)	80%
Type III Service (Major Care)	50%
Type IV Service (Orthodontia Care)	50%

Preventive Care 100% R&C	Basic Care 80% R&C	Major Care 50% R&C	Orthodontia Care 50% R&C
Oral Exams	Fillings	Crown, inlay, and onlay restorations	Comprehensive full banded treatment
Emergency Treatment	Space Maintainers	Bridges	Fixed or cemented appliances
Second Opinion	Oral Surgery	Dentures	Benefits available to adults & dependent children
X-Rays	Anesthesia		
Cleanings	Extractions		
Fluoride Treatment	Endodontic Care		
Sealants	Periodonic Care		

## Flexible Spending Account (FSA)

This plan is administered by BMS and allows you to fund Dependent Care and Unreimbursed Medical expenses on a pre-tax basis through payroll deduction.

See enrollment form for further program details.

**Dependent Care** - \$5000.00 calendar year max

**Unreimbursed Medical** - \$5000.00 calendar year max

Note: Expenses must be incurred during the current plan year. For new employees, the plan year begins on the first day of employment and ends December 31.

# Summary of LIFE AND DISABILITY BENEFITS

## Life and Disability Benefits

### Basic Life Insurance

- Premiums paid by Dixon Hughes
- 1 x Annual Salary to a maximum of \$100,000 with a \$30,000 minimum benefit
- Dependent Life provided at \$5,000

### Short Term Disability

- Premium	No charge
- Elimination Period	14 days
- Coverage	66.67% of salary to max of \$1000 per week
- Length	Up to 11 weeks while deemed medically necessary

### Long Term Disability

- Premium	No charge
- Elimination Period	90 days after accident or injury
- Coverage	50% of salary to max of \$7500 per month.
- Length	While deemed medically necessary until eligible for social security payment.

## Life Insurance Benefits

All Full-time, Category 1 (1500 -1999 hrs per yr) and Category 2 (1000-1499 hrs per yr) active employees are eligible for firm provided basic life insurance. This insurance is provided to help protect your family against financial hardship in the event of your death. It also provides some financial protection to you if your spouse or child dies.

### Basic Life Insurance

If you die from any cause while covered under the life insurance Plan, your amount of standard life insurance will be paid to your beneficiary. Your amount of life insurance is equal to 1 times your annual earnings, rounded to the next higher \$1,000, up to a maximum of \$100,000 (\$30,000 minimum).

"Annual earnings" means 12 times the current monthly pay from your Employer.

"Annual earnings" does not include: commissions, overtime or bonuses | earnings from other employers

### Dependent Life Insurance

In the event of death of your spouse or dependent children, the amount of life insurance paid to you, the employee, is \$5000.

### Administered By:

Mutual of Omaha

## Disability Benefits

Dixon Hughes PLLC provides both Long-Term and Short-Term Disability coverage at no additional cost to active Full-time and Category 1 (at least 1500 hrs/year) employees. These provide you with income benefits in the event you need to be out of work for a specified period of time (to be determined by a physician) due to illness, maternity leave, or if you become disabled as a result of an accident or sickness. The plan is designed to supplement any other disability benefits you may have such as Social Security and Worker's Compensation.

### Short-Term Disability

Your short-term disability benefit will begin 15 days after accident or illness with no pre-existing conditions. You may use PTO to cover the first 14 days of disability. Benefits last up to 11 weeks at 66.67% of your salary to a maximum of \$1000 per week.

### Long-Term Disability

Your long term disability benefit will begin after you have been disabled for a period of 11 weeks. Your long-term disability benefits under this plan will be 50% of your pay up to a maximum of \$7,500 per month. Benefits will be paid until you recover and benefit will be coordinated with Social Security when you become eligible.

Income protection is a vital part of our program to provide security to you and your family in the event you become disabled.

## Ancillary Benefits

### Accidental Death & Dismemberment Insurance

### AFLAC

Offered through Mutual of Omaha	Premiums paid by employee, if elected
Premiums paid by employee, if elected	Personal Cancer Policy available
Employee only or family coverage between \$50,000 and \$300,000	Personal Accident Policy available
See plan summary for details	See plan summaries for details

### Optional Term Life Insurance

- Offered through Mutual of Omaha
- Premiums paid by employee, if elected
- You may elect a maximum of 7x your annual salary (up to \$500,000) for yourself and up to ½ your eligible amount for your spouse. Children are covered at \$10,000.
- See plan summary for details

### Long-Term Disability Buy-Up Offered through MassMutual

- Offered through MassMutual
- Premiums paid by employee, if elected
- Disability income insurance used to supplement the firms group disability coverage should you become too sick or injured to work.

## Employee Assistance Program (EAP)

It is our goal at Dixon Hughes to provide an atmosphere where employees can find opportunity and challenge. We make an effort to promote the well-being of employees and their families so that they may take advantage of opportunities in the workplace.

We recognize that personal problems - away from the workplace - can sometimes interfere with an employee's performance. When this occurs, both the employee and the Firm are impacted. With that in mind, we are proud to offer an **Employee Assistance Program** through EAN (Employee Assistance Network). This program is completely confidential and your participation is unknown to anyone at Dixon Hughes. This service is available to help you or your family members through issues with emotional well-being, financial stress, legal issues, substance abuse problems and much more. For a confidential consultation, please call 1-800-454-1477 or for more information visit [www.eann.com](http://www.eann.com).

### Your EAP can help with issues such as:

Stress	Tension	Family	Work	Alcohol/Drugs	Depression	Financial Pressures	...and many others
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### Who can use the EAP?

Employees and their families (immediate members of the household) can use the EAN on a self-referral basis. Employees may also be referred by their supervisors.

### Is it confidential?

**YES** - Confidentiality is a vital part of your EAP. Dixon Hughes will not know that you have requested assistance without your permission.

## What happens when I go to the EAP?

You talk with a certified, licensed professional about your problems. After careful consideration, you and the counselor will establish a plan for further assistance. Sometimes knowing where to turn for help can be difficult, but through the Employee Assistance Program, experienced professionals are available to help you or members of your family with a variety of concerns. The EAP can be your link to both private and community-based services.

### Additional Resources:

On the EAN Website – www.EANnc.com you can click the “Work/Life Center” link at the top of the page to gain access to a wealth of on-line information.

We hope that you will take the time to visit the website. It contains valuable articles on hundreds of topics ranging from heart disease to Recognizing and Managing Anger to Presentation Skills. The EAP is not only about problems but can also offer suggestions for creating a healthier you.

If you have any questions regarding this service, please contact Human Resources.

## *Paid Time Off* POLICY

To Provide Flexibility in your career and work, Dixon Hughes has a paid time off (PTO) policy, which covers sick leave, vacation and personal time.

PTO is earned monthly and can be taken immediately. For example, if you are in the 25 days total PTO category, you earn 16.75 hours for each full month employed.

### Paid Time Off Hours are available as follows:

Position/Years of Experience with the Firm	Total PTO
0-2 years	15 days (10.00 hrs/month)
2-6 years or Associate/Senior Associate	20 days (13.50 hrs/month)
6-10 years or Manager	25 days (16.75 hrs/month)
10+ years or Senior Manager	28 days (18.75 hrs/month)

### Paid Time Off for Part-Time Employees

Part-time employees who work more than 1000 hours per year will receive a proportionate number of PTO and holidays as follows:

Annual Hours Worked	Percent of PTO and Holidays Earned
1000-1199	50%
1200-1399	60%
1400-1599	70%
1600-1799	80%
1800-1999	90%
Over 2000	100%

Seasonal and temporary employees or employees working less than 1000 hours per year are not eligible for PTO and Holiday pay.

### Maximum Annual Carryover

There is no cap on the amount of PTO you can carry from month to month, however the maximum amount you may carryover from one fiscal year to another is 160.0 hours.

## Paid Holidays

### Dixon Hughes observes nine holidays:

New Year's Day	Labor Day	(1) Floating Holiday to be used at your discretion.
Memorial Day	Thanksgiving (2 Days)	
July 4th	Christmas (2 Days)	

## Bereavement Leave

Full time employees are entitled to up to five days (40 hours) of bereavement leave per calendar year to attend the funeral of a family member. Part-time employees who work over 1,000 hours per year will receive a prorated amount.

## Other Paid Time Off

CPA Exam Time	Jury Duty	Military Leave
During an employee's first two years of employment as professional staff, the employee may take time off with pay for time spent taking the exam.	Each employee is expected to serve when called and your regular salary is paid.	The firm will pay the employee the difference between their normal pay-check and the amount of the military check for up to two weeks per year.

## 401(k)

Administered by Vanguard

- Eligibility for making pre-tax contributions after completing 3 months of service & attaining age 21
- Eligibility for receiving profit sharing contributions after completing 12 months of service during which you work at least 1,000 hours & attaining age 21
- Participation begins on 1st day of quarter following attaining eligibility
- There is a 6-year graded vesting schedule for employer profit sharing contributions
- Enrollment for 401(k) is 4 times per year: March 1, June 1, September 1 and December 1
- Enrollment for Profit Sharing is 2 times per year: June 1 and Dec 1

## *Adoption* Assistance

This policy is designed to assist adoptive parents with the financial aspects of adopting a child new to their family unit.

Benefit Level	Eligibility
Dixon Hughes will reimburse up to \$5000 in actual expenses for legal and adoption fees associated with the adoption of a child.	<ul style="list-style-type: none"> <li>– Regular fulltime employees</li> <li>– Category 1 employees (work a minimum of 1500 hours per year)</li> <li>– Category 2 employees (work a minimum of 1000 hours per year)</li> </ul>

# Maternity, Paternity, and Adoption Leave

Dixon Hughes PLLC recognizes that the work and personal life balance of employees is key to overall career success. This maternity, paternity and adoption leave policy is designed to assist new parents in achieving balance at a pivotal time in their personal lives.

Maternity Leave	Paternity Leave	Adoption Leave
Ten (10) weeks of full pay is provided to eligible birth mothers beginning on the date of birth of the child through a combination of salary and STD (Short Term Disability) benefits.	Two (2) weeks of paid leave is provided to eligible birth fathers. The leave must be used within the first six (6) months following the birth of a child and it may be used intermittently.	<p>Four (4) weeks of paid leave beginning on the date of adoption is provided to eligible employees who adopt a child new to the family unit provided the employee is the primary caregiver of that child.</p> <p>Eligible employees who are the secondary caregiver of an adopted child new to the family unit will receive two (2) weeks of paid leave. The leave must be used within the first six (6) months following the date of adoption.</p>

## Eligibility

- Regular fulltime employees and Category 1 employees (work a minimum of 1500 hours per year) are eligible for this benefit. The benefit will be prorated based on hours worked for Category 1 employees.
- Employees who work less than 1500 hours per year (Category 2) and interns, seasonal and temporary employees (Category 3) are not eligible.

# Becker CPA Review Program Policy

Dixon Hughes PLLC encourages you to successfully pass the CPA exam early in your career. To assist you in your preparation for the exam, we have partnered with Becker to offer the Becker CPA Review program at no cost to you.

## Assistance

- The Firm may provide an individual with one of the Becker CPA Review products.
- Eligible products include the CPA Review from live, online, or self-study CD ROM and Flash Cards.
- Becker Product fees are paid by Dixon Hughes PLLC to Becker Inc. through direct billing.

## Eligibility

- All fulltime employees and part-time category 1 and category 2 employees who have not passed the exam nor received funds under any other DH sponsored CPA exam program are eligible to receive this benefit.
- All future fulltime and part-time category 1 and 2 employees who have not passed the exam nor received funds under any other DH sponsored CPA exam program and who have submitted a signed offer letter indicating a commitment to join DH are eligible.
- This policy applies to Becker purchases on or after January 1, 2008. You must be currently employed by DH or you must have accepted an offer of employment with DH at the time of Becker purchase.

# CPA Exam Incentive Policy

Dixon Hughes PLLC encourages you to successfully pass the CPA exam early in your career. The CPA Incentive Policy reinforces our commitment to attract, develop, and retain our people.

## Benefit Levels

### Pass on or before first anniversary with DH

Maximum benefit of \$6000 for eligible participants who pass all parts of the exam on or before the first anniversary of employment with Dixon Hughes AND within the first twenty four months of eligibility to sit for the exam...

- Reimbursement of actual expenses up to \$3000 for review course and exam fees
- \$3000 bonus upon passing all parts of the exam

### Pass on or before second anniversary with DH

Maximum benefit of \$4500 for eligible participants who pass all parts of the exam on or before the second anniversary of employment with Dixon Hughes AND within the first thirty six months of eligibility to sit for the exam

- Reimbursement of actual expenses up to \$3000 for review course and exam fees
- \$1500 bonus upon passing all parts of the exam

### Pass after second anniversary with DH

Maximum benefit of \$3000 for eligible participants who pass all parts of the exam after the second anniversary

- Reimbursement of actual expenses up to \$3000 for review course and exam fees

## Eligibility

All fulltime employees and part-time category 1 and category 2 employees who have not passed the exam nor received funds under any other DH sponsored CPA exam program are eligible to receive this benefit.

## Notes:

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*positively unique*  **DIXON HUGHES<sup>PLLC</sup>**

[dixon-hughes.com](http://dixon-hughes.com)