

BENEFIT SUMMARY SHEET

2024

Thank You for applying for a position with RiverBend Materials! We take great pride in providing family wage jobs with great benefits and opportunity for growth. What started as several small, family owned companies has grown into an award-winning organization with locations throughout the Willamette Valley. As part of CRH, RiverBend Materials has become a leader in asphalt production, ready mix concrete products, aggregate mining, trucking and, of course, road construction.

We've created a culture at RiverBend Materials that encompasses several key areas. Safety will always be first and foremost with our business, we want each of our employees to return home safely to their families each night. We also put a premium on Customer Centricity meaning we put our customer at the center of everything we do. Finally, we value our employees and all that they do. We have frequent employee appreciation events including BBQ's, we hand out merchandise and have strived to create a positive environment where employees enjoy coming to work each day.

We thank you for your interest in RiverBend Materials!

Sincerely,

RiverBend Materials Senior Management

Steve Smith General Manager Tony Rictor
Commercial
Manager

Mike Moff
Operations
Manager

Keith Martin
Transportation
Manager

Josh Bridge Equipment Manager Sam Thurman Construction

Tisha Harp Controller

Manager

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BENEFIT DESCRIPTION

Paid Time Off (PTO)

- You will be granted a yearly base of 40 hours of PTO after 90 days, and then are eligible to accrue additional hours for use in the following calendar year (Jan. 1—Dec. 31).
- Additional to base PTO, employees from 0-3 years of employment you will be eligible for additional PTO based
 off hours worked in previous calendar year of up to 40hrs. (1,200hrs or more entitles to full 40hrs)
- Similarly, after your fourth calendar year of employment and hours worked in previous calendar year, you will be eligible for additional PTO of up to 80 hours, and after 10 years you will be eligible for an additional PTO up to 120 hours.
- PTO may be used for a variety of purposes including sick leave, vacation, and personal reasons. Any unused PTO hours will be paid out in November.

Paid Holidays

- We offer 8 paid holidays per year.
- New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Eve, Christmas Day,
- Additionally, employees are granted a floating Holiday to use at their discretion, with management approval.

401(k) Plan

- Automatically enrolled at 5% (pre-tax) contribution rate after 90 days unless you opt out of participation.
- CRH will match 100% of the first 5% you contribute on the first of the month following 1 year of employment.
- Employer match is immediately vested.
- Provides an option to contribute post-tax dollars, which can be withdrawn upon retirement tax free.
- Roth IRA
- Employees may utilize the 401(k) plan, Roth IRA, or both.

401(k) Profit Sharing

- CRH may contribute a percentage of your eligible compensation, at its discretion.
- Vesting occurs at 20% per year of credited service; 100% after five years of service.
- Eligibility requirements:
 - One year of service from date of hire, 1,000 hours of service in the plan year and employed on the last day of the plan year.

Medical Insurance

United Healthcare

*CRH provides a bundled plan meaning prescription, dental and vision coverage are included under each medical plan option.

PPO Medical Plan:

- Annual Deductible (In-Network): \$1000 Individual / \$3,000 Family
- Out-of-Pocket Maximum (In-Network): \$6,000 Individual / \$12,000 Family

HSA Medical Plan with Health Savings Account:

- Annual Deductible (In-Network): \$3,300 Individual / \$6,600 Family
- Out-of-Pocket Maximum (In-Network): \$6,500 Individual / \$13,000 Family

Cost for Medical, Dental, Vision and Prescription Plans					
Coverage Tier	PPO Plan		HSA Plan		
	Annual Rate	30 Week Rate	Annual rate	30 Week Rate	HSA Annual Contribution
Employee Only	\$990	\$33	\$78	\$2.60	Employee Only \$500
Employee + Spouse	\$3150	\$105	\$1170	\$39	Employee + Spouse \$750
Employee + Children	\$2610	\$87	\$894	\$29.80	Employee + Child \$750
Family	\$4830	\$161	\$1890	\$63	Employee + Children \$1,000
Spousal Surcharge	\$2,700.00	\$90.00	\$2,100.00	\$70.00	Family \$1,000

^{***} Wellness Credit for annual exam not included (Additional \$300 off annually for an employee, \$600 off annually for employee and spouse)***

Dental Insurance

Annual Deductible: Individual: \$50.00; Family: \$150

Delta Dental

Covered Services:

Diagnostic and Preventive: 100%

Basic: 80%Major: 50%

Vision Insurance

EyeMed

Vision benefits are provided to encourage you and your dependents to have your eyes examined regularly for the correction and the prevention of major vision problems.

Prescription Drug Insurance

Prescription Drug coverage provides a national network of pharmacies for your convenience, which includes CVS retail stores as well as most other large chain and independent pharmacy.

Basic Life/AD&D Insurance

• Coverage equal to one times your annual base pay rounded up to the nearest \$1,000. This coverage is 100% covered by CRH even if you waive the bundled plans.

Voluntary Life Insurance

- You can purchase optional life insurance coverage in increments of \$10,000 for yourself.
- Spousal coverage can also be purchased in increments of \$10,000.
- Dependent coverage can be purchase for dependent children up to age 26 for a flat amount of \$10,000 in coverage.

Short Term Disability

• Company paid benefit of 60% of weekly earnings up to \$2,000 beginning after 7 days of illness or injury. This coverage is 100% covered by CRH even if you waive the bundled plans.

Long Term Disability

 Company paid benefit of 60% of weekly earnings up to \$10,000 beginning after 26 weeks of illness or injury. This coverage is 100% covered by CRH even if you waive the bundled plans.

HSA and **FSA**

- Healthcare Health Savings Account: For HSA Plan Members only. Includes a company contribution that ranges between \$500 and \$1000 annually.
- Healthcare FSA: set aside pretax contributions to be used to pay for any IRS eligible healthcare expenses.
- Dependent Day Care FSA: set aside pretax dollars to pay for day care expenses for eligible dependents.

Employee Assistance Program •

Optum EAP

24/7 confidential service that provides assessment, counseling, referrals, and resources for a variety of issues.

This is a brief description of Company benefits for eligible employees. Medical benefits begin the first of the month following 60 days of employment.

^{*} All plans and policies are subject to change at the company's discretion.