



McKean's greatest asset: Its Employee Owners.

Employee Benefits Plan Overview

McKean seeks to hire the best, to be the best. Our employee owners are empowered to deliver outstanding value and productivity, and we strive to go the extra mile for our stakeholders. *Employees are McKean's most important resources.*

In recognition of our employees' outstanding ability and professionalism, we have created a work environment with opportunities for professional development, personal growth and creativity. In addition, McKean's competitive and comprehensive benefits make our company an excellent choice.

Full-time employees enjoy a competitive benefits package, including medical coverage, dental coverage, life, long and short-term disability insurance, tuition assistance and flexible spending accounts. Some premiums are paid using pre-tax dollars.

Benefit Plan at a Glance

MEDICAL/PRESCRIPTION DRUG/DENTAL AND VISION Six different medical plans (1 PPO, 1 EPO, and 4 CDHP) as well as three dental and two vision plans are available.

HEALTH SAVINGS ACCOUNT (HSA) An HSA is a tax advantaged account that offers the ability for employees to save money to pay for current and future out of pocket medical expenses. (Only available to CDHP medical plan participants)

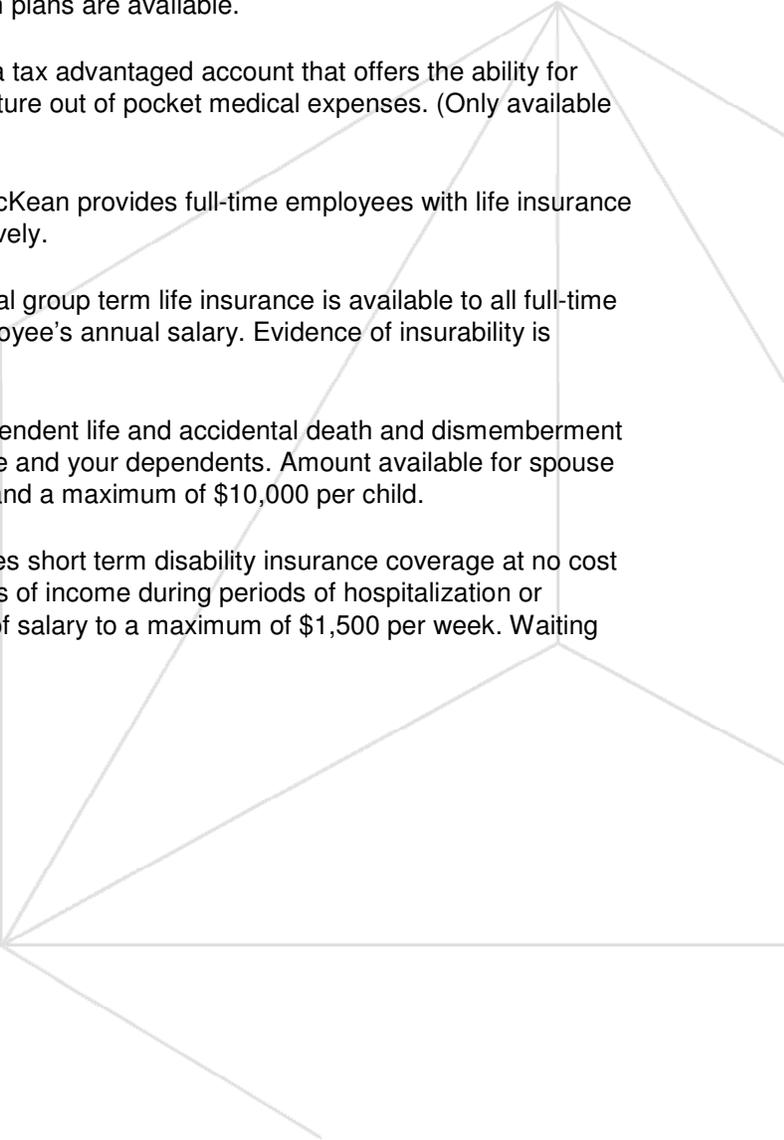
LIFE INSURANCE AND ACCIDENTAL DEATH McKean provides full-time employees with life insurance and accidental death coverage of \$50,000 respectively.

SUPPLEMENTAL LIFE INSURANCE Supplemental group term life insurance is available to all full-time employees up to a maximum of five times the employee's annual salary. Evidence of insurability is required.

DEPENDENT LIFE AND AD&D INSURANCE Dependent life and accidental death and dismemberment insurance coverage may be elected for your spouse and your dependents. Amount available for spouse coverage is up to one half of employee's election, and a maximum of \$10,000 per child.

SHORT TERM DISABILITY (STD) McKean provides short term disability insurance coverage at no cost to employees. STD protects the employee from loss of income during periods of hospitalization or physician-certified disability. Benefit equal to 66% of salary to a maximum of \$1,500 per week. Waiting periods apply.

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FLEXIBLE SPENDING ACCOUNTS Ability to pay out of pocket medical costs, dependent care and commuter expenses with pre-tax dollars.

VOLUNTARY LONG TERM DISABILITY (LTD) Full-time employees may elect long term disability insurance coverage. The LTD benefit provides the fully disabled employee with 50% income 90 days after incurring the disability. Maximum benefit equal to \$5,000 per month.

TUITION REIMBURSEMENT To increase job-related skills, McKean encourages employees to take advantage of education opportunities. Tuition reimbursement will be considered on a course-by-course basis related to the needs of McKean. Maximum benefit equal to \$2,000 per calendar year.

ADOPTION ASSISTANCE Up to \$2,500 a year per child for legal and agency fees, legal resources and legal counsel and advice.

VOLUNTARY CRITICAL ILLNESS AND ACCIDENT INSURANCE Voluntary coverage for Critical Illness and Accident Insurance through Allstate is available at group rates. It provides added financial protection against unforeseen catastrophic illness or injury.

401(K) PLAN McKean offers employees an opportunity to participate in the 401(k) Plan through payroll deductions. Employees may contribute a percentage of their salary on a pre-tax basis up to IRS annual limits and McKean provides a matching contribution. Participants may choose from among 25+ investment options. Access to investment consultants is provided at no additional cost to employees.

EMPLOYEE STOCK OWNERSHIP PLAN (ESOP) As an employee owned company, McKean offers an ESOP. This is a qualified retirement plan, fully funded by McKean based on your compensation compared to the sum of everyone's compensation in any given year. Account balance grows over time as the number of shares and the value of those shares increase.

PAID TIME OFF (PTO) McKean provides PTO, which combines paid leave into one comprehensive plan, giving employees flexibility to use their time as they choose. New full-time employees accrue PTO at the rate of 120 hours per year. PTO is accrued on a pay period basis beginning with the first pay period. If an employee separates from McKean, any remaining PTO will be paid out with the last paycheck.

HOLIDAYS McKean offers full time employees 10 paid holidays per year. These holidays are as follows: New Year's Day, Martin Luther King Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day and Christmas Day.

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This is a summary of the current benefits available to McKean employees. It is not intended to be the legal representation of these benefits. Benefits may change at any time. Final determination of benefits is contained in the insurance contracts.