

## Employee Benefits Summary

### Holidays

There are 9-1/2 paid holidays per year: New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Thanksgiving Day, day after Thanksgiving, Christmas Eve, (1/2 day), Christmas Day.

### Paid Time Off

Paid Time Off (PTO) is the combination of vacation, sick and personal time into one bank. Employees start accruing PTO at the yearly rate of 19 days for the first five years of service. Accrual rate periodically increases after the first five years of service.

### Health Insurance

Coastal Engineering pays 2/3 of the premium for health insurance coverage effective as of date of hire.

### Dental Insurance

Coastal Engineering pays 60% of the premium for dental insurance coverage effective as of date of hire.

### Life Insurance

Coastal Engineering pays the full premium for life insurance coverage in the amount of 150% of employee's annual salary.

### Short/Long-Term Disability

Coastal Engineering pays the full premium for short and long-term disability coverage in the amount of 60% of employee's salary.

### 401K Retirement Plan

Voluntary participation in the 401K Retirement Plan with T. Rowe Price is offered.

NOTE: This is a summary of benefits offered by Coastal Engineering to its full-time, regular status employees.