

# EMPLOYEE BENEFITS

## at a Glance

Thank you for considering Neff for your next career move! At Neff, we consider applicants for all positions without regard to their race, color, religion, sex, sexual orientation, national origin, age, marital status, veteran status, or disability.

All active employees working at least 30 hours per week are eligible to participate in all Neff benefits. New employees may participate in our benefit program beginning the first day of the month following your hire date.

BENEFIT	CHOICES	COST
Medical	Neff offers 2 types of medical insurance plans: (1) Traditional PPO & (2) High Deductible HSA*.	Shared between you and Neff
Dental	Neff offers comprehensive dental coverage	Shared between you and Neff
Vision	Coverage for exams, glasses and contact lenses.	Purchased through payroll deduction
Employee Life/AD&D	Term life and AD&D in amount of \$10K. Optional supplemental life available**.	Paid in Full by Neff
Short-Term Disability	Provides income in event of illness or non-occupational accident or injury. Begins after 1 year of service.	Paid in Full by Neff
Long-Term Disability	Provides up to 50% of monthly earnings after 90 days of continuous disability.	Purchased through payroll deduction
Flexible Spending Accounts	Contribute pre-tax funds to pay for medical expenses and/or child care.	Contribution through payroll deduction
Retirement Savings plan 401K	Save for retirement easily, regularly and automatically. Starts first quarter after hire date.	Contribution through payroll deduction matched at up to 3.5% and discretionary profit sharing bonus***
Personal Time Off	Neff offers 15 PTO days annually	Accrual of .625 days per pay period.
Employee Assistance Program (EAP)	Provides you with 24 hour telephone access to counselors, online resources and tools.	Paid in Full by Neff

\*An employee's spouse IS NOT ELIGIBLE for Neff medical/dental/vision insurance if they have access to outside, employer-based medical/dental/vision insurance.

\*\*Optional Supplemental Life Insurance available up to 5x annual salary. Purchased by employee through payroll deduction.

\*\*\*Annual discretionary profit sharing bonus based on business conditions and company profitability.

This document provides an overview of Neff's Benefit Plan. Because it is only a summary of the plan's provisions, it cannot be considered a legal document and is subject to change without notice.