

2017 New Employee Benefits Summary – Experienced Drivers

Benefit	Benefit Eligibility	Benefit Effective Date	What You Receive															
<p>Health Insurance</p> <p>Through Anthem Blue Cross Blue Shield</p>	<p>Employees that work 30 hours per week or more</p>	<p>1st of the month following 30 days of active employment</p>	<p>The choice of two medical plans and four coverage options:</p> <table border="1" data-bbox="1230 272 1982 467"> <thead> <tr> <th></th> <th>Silver Plan</th> <th>Gold Plan</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$25.77</td> <td>\$43.19</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$92.04</td> <td>\$124.50</td> </tr> <tr> <td>Employee + Children</td> <td>\$60.87</td> <td>\$91.78</td> </tr> <tr> <td>Family</td> <td>\$105.96</td> <td>\$154.83</td> </tr> </tbody> </table> <p>If you or a covered dependent are a tobacco user, add:</p> <ul style="list-style-type: none"> • \$21 for Employee Only coverage • \$25 for greater than employee only coverage <p>7/7 drivers pay an additional:</p> <ul style="list-style-type: none"> • \$21.60 per week for the Silver Plan • \$23.53 per week for the Gold Plan <p>7/4-7/3 and 14/7 drivers pay an additional:</p> <ul style="list-style-type: none"> • \$8.56 per week for the Silver Plan • \$9.36 per week for the Gold Plan <p>Rates for New York residents are slightly higher.</p> <p>Receive a discount on your premiums for completing the Health Assessment through Anthem. Visit TeamRoehl.com for more information.</p>		Silver Plan	Gold Plan	Employee Only	\$25.77	\$43.19	Employee + Spouse	\$92.04	\$124.50	Employee + Children	\$60.87	\$91.78	Family	\$105.96	\$154.83
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<p>Dental Insurance</p> <p>Through Delta Dental of Wisconsin</p>	<p>Employees that work 30 hours per week or more</p>	<p>1st of the month following 30 days of active employment</p>	<p>The choice of four coverage options:</p> <table border="1" data-bbox="1230 1214 2003 1370"> <tbody> <tr> <td>Employee Only</td> <td>\$6.53</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$14.74</td> </tr> <tr> <td>Employee + Children</td> <td>\$16.28</td> </tr> <tr> <td>Family</td> <td>\$19.55</td> </tr> </tbody> </table>	Employee Only	\$6.53	Employee + Spouse	\$14.74	Employee + Children	\$16.28	Family	\$19.55							
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This is a general summary of our major benefit plans. We do our best to accurately describe key elements of the plans, however, if there is any conflict between this summary and the actual plan document, the provisions of the actual plan document will govern. Benefit plan offerings are subject to change at the discretion of Roehl Transport, Inc.

<p>Vision Insurance</p> <p>Through Avesis</p>	<p>Employees that work 30 hours per week or more</p>	<p>1st of the month following 30 days of active employment</p>	<p>The choice of four coverage options:</p> <table border="1" data-bbox="1230 186 2003 342"> <tr> <td>Employee Only</td> <td>\$1.33</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$2.32</td> </tr> <tr> <td>Employee + Children</td> <td>\$2.79</td> </tr> <tr> <td>Family</td> <td>\$3.56</td> </tr> </table>	Employee Only	\$1.33	Employee + Spouse	\$2.32	Employee + Children	\$2.79	Family	\$3.56
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<p>Flexible Spending Accounts (FSAs)</p> <p>Through TASC</p>	<p>Employees that work 30 hours per week or more</p>	<p>1st of the month following 30 days of active employment</p>	<p>Two Flexible Spending Account options:</p> <p>FSA: Offers pre-tax payroll deduction for qualifying unreimbursed medical expenses up to \$2600 annually.</p> <p>Dependent Care FSA: Offers pre-tax payroll deduction for qualifying unreimbursed child/dependent care expenses up to \$5000 annually (or \$2500 if married filing separately).</p> <p><i>Use it or lose it! If you don't spend all your dollars within the calendar year you can continue to use those dollars for qualified expenses until March 15th. All claims must be submitted prior to March 31st. If you do not use all your money by then, the IRS requires you to forfeit the balance remaining in your account.</i></p>								
<p>Short-Term Income Protection and Long-Term Disability (STIP-LTD)</p> <p>Through Voya</p>	<p>Employees that work 30 hours per week or more</p>	<p>1st of the month following 6 months of continuous employment</p>	<p>Benefits are based on your weekly salary.</p> <ul style="list-style-type: none"> • 50% for short-term • 60% for long-term <p>Employee pays a weekly contribution rate: 1.01% of gross pay.</p>								
<p>Basic Group Life Insurance</p> <p>Through Voya</p>	<p>Employees that work 30 hours per week or more</p>	<p>1st of the month following 30 days of active employment</p>	<p>\$10,000 life insurance benefit with additional coverage of \$10,000 in the event of accidental death or dismemberment.</p> <p>Premiums are paid by Roehl Transport.</p>								

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Voluntary Supplemental Life Insurance Through Voya	Employees that work 30 hours per week or more	1 st of the month following 30 days of active employment	Additional life insurance coverage at a cost for employee, spouse, and children. During your initial new hire enrollment, you may elect up to \$150,000 in employee coverage and up to \$20,000 in spouse coverage without medical underwriting.
Voluntary Accident Insurance Through Aflac	Full or Part-Time Employees	1 st of the month following 6 months of continuous employment	Pays a specified benefit for various types of off-the-job accidents. At a cost for employee, spouse, and dependents.
Voluntary Critical Illness Insurance Through Aflac	Full or Part-Time Employees	1 st of the month following 6 months of continuous employment	Pays an immediate, lump-sum benefit following the diagnosis of one of several specified diseases or conditions. At a cost for employee, spouse, and dependents.
Voluntary Universal LifeEvents Insurance Through Trustmark	Full or Part-Time Employees	Policy effective date Payroll deduction will begin the 1 st of the month following policy effective date.	Provides a death benefit to your beneficiaries if you pass away, while also building cash value. Features living benefits for long-term care.
401(k) Savings Plan Through Wells Fargo	Full or Part-Time Employees with a minimum of 1,000 hours of service	1 st of the month following 60 days of active employment Automatic enrollment at 4% on the 1 st of the month following 90 days of active employment	Offers a voluntary method for long-term savings. Savings and earnings are tax deferred; no taxes are paid until withdrawn. You have a choice of investments and a loan feature allowing you to borrow funds.
Profit Sharing	Full or Part-Time Employees at least 21 years of age with a minimum of 1,000 hours of service.	After 6 months of service. You begin earning profit sharing on January 1 or July 1, whichever comes first.	Company contribution is determined at the end of each year based on profits. Your retirement account will be credited by mid-March of the following year.

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		You must be employed with Roehl on the last day of the year after becoming eligible.	You have a choice of investments and a loan feature allowing you to borrow funds. Full vesting after six years of eligible service.
Vacation	Full-Time Driving Employees <i>Drivers on the 7/7 Fleet are not eligible for vacation.</i>	After 52 weeks of active employment	Vacation pay per week is 1.5% of your total gross wages for the 52 weeks since your anniversary date.
Paid Holiday	Full-Time Employees <i>Drivers on the 7/7 Fleet are not eligible for holiday pay.</i>	1 st of the month following 1 year of active employment	Roehl observes: <ul style="list-style-type: none"> • New Year's Day • Independence Day • Thanksgiving Day • Memorial Day • Labor Day • Christmas Day <p>If you work on a holiday, you will be paid \$60 holiday pay in addition to whatever you have earned for the day. You must be available for work on the day before and the day after the holiday to receive holiday pay.</p>

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