

## benefits in brief

### HEALTH AND WELLNESS

#### MEDICAL/HEALTH CARE PLAN

Low employee cost—McCarthy pays approximately 83% of cost.

Employee Contribution (weekly):

##### CIGNA GOLD PLAN

\$ 19.20 = Employee  
 \$44.00 = EE+Spouse  
 \$40.60 = EE+Child(ren)  
 \$63.20 = EE+Family

##### CIGNA SILVER PLAN

\$ 9.70 = Employee  
 \$28.50 = EE+Spouse  
 \$26.50 = EE+Child(ren)  
 \$42.00 = EE+Family

Comprehensive 'Point-of-Service' plan includes 24-hour Info Line, Mail Order Prescriptions, Behavioral Care: [www.cigna.com](http://www.cigna.com)

Kaiser plan available in CA

#### DENTAL CARE PLAN

McCarthy pays approximately 86% of cost.

Employee Contribution (weekly):

##### CIGNA Dental PPO

\$ 1.65 = Employee  
 \$ 3.85 = EE+Spouse  
 \$ 2.75 = EE+Child(ren)  
 \$ 4.95 = EE+Family

##### CIGNA Dental HMO

\$ 1.65 = Employee  
 \$ 3.85 = EE+Spouse  
 \$ 2.75 = EE+Child(ren)  
 \$ 4.95 = EE+Family

#### VISION CARE PLAN

No cost to employee:

- Annual exam
- Frames 24 mo.
- Lenses 12 mo.

Vision Service Plan (VSP)  
[www.vsp.com](http://www.vsp.com)

#### FLEXIBLE SPENDING ACCOUNTS

##### Health Care FSA

Pre-tax deduction for reimbursement of medical expenses up to \$3,000/year.

##### Dependent Care FSA

Pre-tax deduction for reimbursement of dependent care expenses up to \$5,000/year.

#### EMPLOYEE ASSISTANCE PLAN (EAP)

Community resources

Medical provider referrals

Healthy Rewards Discount Program

Health & Well-Being resources

Life event support services (child care, senior care, before & after school program information)

Confidential assistance/counseling for employees and/or family members during times of personal need or crisis

Financial & legal consultation

### PERFORMANCE, EDUCATION & CAREER DEVELOPMENT

#### WELCOME TO McCARTHY

Company Orientation in St. Louis

Division/Department Orientation

Computer Applications Training

Operations Software Training

#### JOB SKILLS TRAINING

Operations Training: Project Engineer, Superintendent, Project Manager, Estimator, Scheduler, Director

Special Request Training (Department/Division need)

Outside Training: Conferences, Workshops, Seminars (individual development)

#### PERFORMANCE PLANNING

New Employee Plan in place within 60 days

Annual planning process

Expectations defined

Regular updates & annual recap

Training for Managers

Online Guide

#### TUITION REIMBURSEMENT

\$8,000 per year benefit

\$25,000 lifetime benefit

One year of service

Job-related

#### MEMBERSHIPS & SUBSCRIPTIONS

Industry, market or job-specific information to keep employees informed

#### LEADERSHIP TRAINING

By invitation

## EMPLOYEE INVOLVEMENT & OWNERSHIP

### OWNERSHIP

Employee Stock Ownership Plan (ESOP)

- McCarthy contributes up to 19% of base pay\*
- Ownership of ESOP shares with no investment required
- Eligible for participation after 1 year
- 5-year vesting (20%/year)

### INVOLVEMENT

Annual Spring Shareholder Meeting & Party

Annual Fall Division Seminar & Party

Employee-Owner Surveys

### COMMUNICATION

McCarthy Intranet

Mike's Musings: monthly e-mail newsletter from CEO

Client Newsletters

### TALENT BUILDERS EMPLOYEE REFERRAL PROGRAM

Positions posted weekly

Referral Bonus:  
 \$500—Staff, Office, Support  
 \$2,000—Operations (2- 5 yr)  
 \$3,500—Operations (5+ yr)  
 \$5,000—Hard-To-Fill

Frequent Referral Program:  
 Supplemental Bonuses

### INDIVIDUAL AND TEAM RECOGNITION, SAFETY & SERVICE AWARDS

Recognition for outstanding individual contributions, safety leadership, loyal service

- Project and Division Recognition
- Melvin Award—best project in each Division
  - Roger Burnet Award—best project company-wide
  - Michael M. McCarthy Award—Division rated highest in overall excellence

## YOUR FINANCIAL FUTURE

### COMPENSATION

Base Salary

- Market Competitive
- Annual Merit Review—September

Performance Bonus

- Based on Company, Division and individual performance\*
- Awarded in March for previous year
- All employees eligible

### RETIREMENT SAVINGS PLAN - 401(K)

- Automatic enrollment at 3% of base salary
- Pre-tax savings of 1%–50% of base salary
- 23 investment options through Wachovia
- Eligible for employer contributions after 1 year
- McCarthy Company Contribution—3% of base pay (guaranteed) each year
- McCarthy Matching Contribution—50-cents per \$1.00 of employee savings up to 6% of base pay
- 5-year vesting (20% per year) on McCarthy Matching Contributions

### SALARY CONTINUATION PLANS

No cost to employee

Short-Term Disability:

- 1–2 years of service—2 weeks pay
- 2–3 years—1 month pay
- 3–5 years—1 month + 2 months at ½ pay
- 5+ years: 2 months + 1 month at ½ pay

Long-Term Disability: Coverage pays 60% of total compensation (salary + bonus)

### LIFE INSURANCE

No cost to employee

Benefit—2.5 times annual salary up to \$400,000

Portable

### ACCIDENT & BUSINESS TRAVEL INSURANCE

No cost to employee

Accident Benefit—2.5 times annual salary to \$400,000 maximum.

Business Travel Benefit—5 times annual salary to \$250,000 maximum.

Portable

### OPTIONAL INSURANCE

Life & Accident to supplement basic coverage

Cover self and family members

Payroll deduction

Portable

## WORK, FAMILY & FUN

### PAID TIME OFF

Vacation

- Up to 5 years—2 weeks
- 5–9 years—3 weeks
- 10+ years—4 weeks

Holidays—9 per year

Illness—up to 6 days per year

### LEAVES OF ABSENCE

Leaves of Absence may be granted in times of personal or family emergency, military duty or under special circumstances

### FAMILY FUN

Free lodging at McCarthy condos (when eligible):

- Park City, UT
- Lake Ozark, MO
- Breckenridge, CO
- Orlando, FL

Event/Special Discounts—watch for periodic promotions and/or discounts for your location

### REIMBURSEMENTS, DISCOUNTS, SPECIAL ASSISTANCE

Relocation Expenses

Adoption Assistance—\$2000

Discounts on personal vehicle purchases

### COMMUNITY INVOLVEMENT

The company and employees are involved in many community activities, such as: Red Cross Blood Drives, United Way, Komen Race for the Cure, Make-A-Wish Foundation, Habitat for Humanity, etc.

\* This Benefits Brief provides an overview of the benefits available to employees of McCarthy. It is based on policies and plan documents but is not a Policy document of a Summary Plan Description as required by ERISA. Documents that provide the full descriptions include: McCarthy Policies & Benefits, Salaried Employee Summary of Benefits, and Summary Plan Descriptions for each ERISA-qualified plan. Employees can find these documents on the McCarthy Intranet site under Building Your Future. McCarthy contributions and bonus payments are discretionary and contingent upon company profitability. Effective 5/1/2009