

Benefits of Joining the **HOLT Team**



HOLT CAT offers a benefits package that is comprehensive, affordable and flexible. Our benefits package includes health, dental, vision, life and disability. HOLT pays for several benefits. Other benefits are subsidized by employee contributions in order to provide better coverage. Pre-tax options help stretch employees' benefit dollars and our 401(k) and profit sharing plan will help employees achieve their future financial goals.

Employee Benefit Services

HOLT CAT's benefit program is competitive in the industry and is an important facet of our commitment to preserve and improve the quality of life of our employees.

- **Health Benefit** - Health insurance is offered to full-time employees.
- **Dental Benefit**—Dental insurance is offered to full-time employees.
- **Vision Benefit**—Vision insurance is offered to full-time employees.
- **Term Life and Accidental Death & Dismemberment (AD&D) Benefit**—Employees are eligible for term life and AD&D insurance coverage for themselves and eligible dependents. Coverage is offered to full-time employee at a minimal cost.
- **Short and Long Term Benefit**—Full-time employees are eligible for this insurance which is designed to supplement a portion of income if the employee is disabled due to an illness or accident that occurs away from work.
- **Flexible Spending Account**—A flex plan is offered to full-time employees.
- **401(k) and Profit Sharing Plan**—HOLT contributes to a Profit Sharing Plan through annual contributions

for qualified employees. In addition, employees are encouraged to participate in a 401(k) savings plan and can contribute up to 20% of their base wages tax-free.

- **Employee Assistance Program (EAP)**—The EAP provides a confidential and professional counseling service to help individuals handle some of life's personal situations. Employees and their eligible dependents can use this resource at no cost to the employee.
- **Education Assistance**—HOLT offers a tuition reimbursement program that full-time employees are eligible to participate in after 6 months of employment.
- **Vacation**—Full-time employees will receive paid vacation up to a maximum of 4 weeks based on years of service.
- **Sick Time**—All full-time employees accrue 4 hours of sick time per month up to a 6-month maximum limit.
- **Holidays**—Employees receive 6 paid holidays plus a floating holiday.
- **Personal Days**—Employees receive 2 days per year of personal time with pay.

- **Credit Union**—Employees are eligible for membership in the Citizens Equity Federal Credit Union (CEFCU).
- **Direct Deposit**—Employees enjoy direct deposit into their checking and/or savings account(s).

HOLT CAT reserves the right to amend these programs without notice.

For more information, please contact us at the following:

**1-800-275-4658 Ext. 8999 or
fax us at 1-210-648-8885**

