



EMPLOYEE BENEFITS SUMMARY DESCRIPTION

Your employee benefits are a large part of your total compensation package and they play a prominent part in your personal and family financial planning. MAR tries to provide you with a benefit package that:

- ◆ Is competitive with or better than others within the industry and in the communities where we have operations;
- ◆ Meets and/or exceeds the minimum requirements as spelled out under the Service Contract Act, when applicable;
- ◆ Best meets the most important needs of a majority of employees.

On the following few pages, please review a summary of the MAR employee benefits package. We will keep you informed about these programs and update you as we make changes and/or add enhancements. In accordance with company policy, you will be eligible for all new-hire insurance benefits the first day of the month following your full time start date, with the exception of 401(K), which is effective on your start date. Pricing for benefits will be provided with your new hire package.

HEALTH/DENTAL/VISION INSURANCE

United Healthcare – MAR’s medical, dental and vision plans for all Full-time employees is currently with United Healthcare (UHC). United Healthcare offers convenient and affordable coverage that includes access to an extensive network of independent, contracting physicians, hospitals and pharmacies.

- ◆ MAR offers employees three UHC medical plans to choose from (Optimum Choice Local HMO only offered in MD/DC/VA area):
 - **UHC Optimum Choice Local HMO** (MD/DC/VA area only). Members are required to choose a primary care physician (PCP) and stay within the designated network.
 - **UHC Choice National HMO**. This plan works like an HMO with In-Network benefits only, however members do not have to choose a primary care physician.
 - **UHC Choice Plus PPO**. The Choice Plus plan allows the freedom to use providers in and out of network without having to choose a primary care physician.
- ◆ All plans also provide prescription coverage through the United Healthcare network.

	Optimum Choice Local HMO	Choice National HMO	Choice Plus PPO
Annual Deductible -Individual -Family	In Network -\$500 -\$1,000	In Network -\$2,500 -\$5,000	In Network/Out of Network -\$1,000/\$2,000 -\$2,000/\$4,000
Office Visits -In Network -Out of Network	-Deductible then \$30 PCP -N/A	-Deductible, then 80% -N/A	-\$20 per visit -Deductible, then 100% Deductible, then 80%
Prescription -Annual Deductible -31 day Supply -Mail Order Supply (90 day)	-\$100 (Individual), \$300 (Family) -\$10 (Tier 1), \$25 (Tier 2), \$45 (Tier 3) -\$25 (Tier 1), \$62.50 (Tier 2), \$112.50 (Tier 3)	-\$100 (Individual), \$300 (Family) -\$10 (Tier 1), \$35 (Tier 2), \$60 (Tier 3) -\$25 (Tier 1), \$87.50 (Tier 2), \$150 (Tier 3)	
Human Resources/Recruiting Department will provide the employee with rate information			



UHC Dental – MAR’s dental plan is currently with United Healthcare Dental.

- ◆ Preventive Care and More
- ◆ Large Regional Network
- ◆ Nationwide Access to Participating Dentists
- ◆ Out of network care

In-Network

- ◆ Preventive & Diagnostic Care: 100% of PDP Fee
- ◆ Basic Restorative Care: 80% of PDP Fee
- ◆ Major Restorative Care: 50% of PDP Fee

Out-of-Network

- ◆ Preventive & Diagnostic Care: 80% of PDP Fee
- ◆ Basic Restorative Care: 60% of PDP Fee
- ◆ Major Restorative Care: 35% of PDP Fee

UHC Vision – MAR’s vision plan is currently with United Healthcare Vision.

- ◆ The plan offers you and your family a benefit option that covers all routine eye care, including eye exams and eyeglasses (lenses and frame) or contacts
- ◆ One of the nation’s largest and most experienced vision programs

Benefits and Covered Services

	In-network	Out-of-network	
Exam	\$10.00 copay	\$40.00	
Comprehensive Exam	Once every 12 months	N/A	
Materials	\$25.00 copay	N/A	
Frames	Once every 12 months	\$45.00	
Frame Benefit	Private Practice and Retail Chain Providers-- \$130 retail frame allowance	N/A	
Lenses	Once every 12 months	Single Vision	\$40.00
		Bifocal	\$60.00
		Trifocal	\$80.00
		Lenticular	\$80.00
Contact Lenses (in lieu of eye glasses)	Once every 12 months	Elective	\$105.00
		Necessary	\$210.00

LIFE INSURANCE, ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

- ◆ Reliance Standard is the insurance carrier.
- ◆ Fully company paid.
- ◆ All full-time employees are eligible.
- ◆ Benefit is paid at the lesser of: two times your basic yearly earnings, or \$50,000.



LONG-TERM DISABILITY

- ◆ Reliance Standard is the insurance carrier.
- ◆ Fully company paid.
- ◆ All full-time employees are eligible.
- ◆ Qualified benefits paid after 90 days following approved disability.

SHORT-TERM DISABILITY (New York State Employees only)

- ◆ Reliance Standard is the insurance carrier.
- ◆ Fully company paid.
- ◆ All full-time employees who work in New York State are eligible.
- ◆ 50% of Average Weekly Wages to a Maximum Weekly Benefit of \$170.00. Effective on the 8th day for Accident or Sickness provided paperwork has been filed with HRD.

401(K)

- ◆ Fidelity Investments is the Plan Administrator and provides a variety of 34 investment options.
- ◆ All full-time and part-time employees are eligible to participate in this plan on his/her first day of employment.
- ◆ The match amount for the 401(k) plan is 50 cents on the \$1.00 up to the first 6% of total salary.
- ◆ There is a provision in the plan for a possible additional discretionary match at year-end.

HOLIDAYS

- ◆ MAR employees receive paid holidays in accordance with their assigned work locations and/or contract.
- ◆ There is a standard of eight paid holidays for MAR employees.
- ◆ Employees that are assigned to work on a specific contract or at a specific government site and/or customer site location may receive additional holidays in excess of the standard MAR eight paid holidays. Employees who fall within this category will receive notification from the HRD.

GOVERNMENT SITE

New Year's Day
Martin Luther King's B'day
Presidents' Day
Memorial Day
Independence Day
Labor Day
Columbus Day
Veteran's Day
Thanksgiving Day
Christmas Day

NON-GOVERNMENT SITE

New Year's Day
President's Day
Memorial Day
Independence Day
Labor Day
Columbus Day
Thanksgiving Day
Christmas Day



PERSONAL LEAVE

- ◆ Full-time employees who work 40 hours per week are eligible for personal leave which may be used as sick or vacation leave. Accrued leave is based on a schedule depending upon your tenure with the company. Part time employees are not eligible to accrue personal leave. Employee must work a minimum of 60 hours in a pay period in order to receive a leave accrual amount and employees are not authorized to use more personal leave hours than those that are recorded/accrued at the beginning of a given pay period.

Full Time Employees (40 Hrs/WK)

Hours are accrued per pay period:

0-2 years of service	4.615 hrs	15 days
3-5 years of service	5.231 hrs	17 days
6-10 years of service	6.154 hrs	20 days
11 & over	7.692 hrs	25 days

FLEXIBLE SPENDING ACCOUNT

- ◆ MAR offers you the opportunity to take advantage of our Health, Dependent Care and Transportation Flexible Spending accounts which is provided through Section 125 Company. This arrangement provides an account in an employee's name that is used to reimburse the employee for certain personal expenses. These accounts are provided by MAR as a way for employees to pre-fund dependent care and medical or dental expenses not covered under MAR's current health/dental plans. Under these plans, you are able to pay for your eligible dependent care and/or health care expenses with pre-tax dollars using a Visa Benny Card. In addition the Company provides Flexible Transit benefits per the schedule below.
 - Dependent care flexible spending account \$5,000 max
 - Health care flexible spending account \$2,550 max
 - Transportation flexible spending \$130 per month transit, \$250 per month parking

FMLA

- ◆ Family Medical Leave Act (FMLA). MAR is in compliance with the FMLA Act of 1993. MAR will provide up to 12 weeks of unpaid leave for eligible employees who have worked for the company for at least 1,250 hours per calendar year, and work at a location in the US where at least 50 employees are employed by the employer within 75 miles.
- ◆ FMLA is to be used for the purpose of the following:
 - For the birth and care of a newborn child of the employee;
 - For placement with the employee of a son or daughter for adoption or foster care;
 - To care for a spouse, son, daughter, or parent with a serious health condition;
 - To take medical leave when the employee is unable to work because of a serious health condition; or
 - For qualifying exigencies arising out of the fact that the employee's spouse, son, daughter, or parent is on active duty or call to active duty status as a member of the National Guard or Reserves in support of a contingency operation.



EDUCATIONAL ASSISTANCE

- ◆ All educational assistance is reviewed on a case-by-case basis and is subject to budgetary constraints and management approval. When applicable, full or partial reimbursement of costs for job-related courses, certifications, training and/or seminars will be paid. Payment of education assistance is dependent upon signing MAR's tuition reimbursement form which outlines the tuition reimbursement policy and length of service requirements. The Company will not consider reimbursement for programs which it determines are not job related, and/or college/MBA tuition reimbursement.

JURY DUTY

- ◆ Employees who have been called to be selected or to serve on a jury impaneled by a civil authority are authorized time off to meet this obligation. If an employee is paid for court time, the Company will pay the difference between the compensation for such duty and the normal MAR compensation, excluding travel allowances, and jury duty expenses for up to five days. If an employee is not paid for court time (only expenses), the employee will be paid full wages.

BEREAVEMENT

- ◆ It is the policy of MAR to provide paid leave for eligible employees to fulfill family obligations in the event of the death of an immediate family member (as defined by MAR policy).
- ◆ The number of paid bereavement days is determined pursuant to Company Policies and Procedures. Contact HRD for the specifics.

DIRECT DEPOSIT

- ◆ Direct Deposit is an option that is available to all employees.

AFLAC SUPPLEMENTAL BENEFITS

- ◆ MAR offers pre-tax supplemental benefits such as short-term disability, cancer, accident, hospital, specified health event and additional life insurance through AFLAC.
- ◆ AFLAC is Income Protection for missed wages or bills resulting from a medical-related event
- ◆ All premiums are employee paid through payroll deductions.
- ◆ If you are interesting in speaking with an AFLAC representative please contact Shannon Moran at (301) 230-4577, or smoran@marinc.com

HR/RECRUITING TEAM:

- ◆ Laura Evans, Vice President of HR and Administration, 301-230-4587, levans@marinc.com
- ◆ Shannon Moran, Human Resources Specialist, 301-230-4577, smoran@marinc.com
- ◆ Vanessa Francis, Senior Technical Recruiter, 240-514-0229, vfrancis@marinc.com
- ◆ Kesha Faison, Recruiting Specialist, 240-514-0249, tfaison@marinc.com