



Burrachos Benefit Summary

MEDICAL INSURANCE

- This benefit is available for all active full-time employees the first of the month following 60 days of eligibility.
- The company pays 75% of the premium and the employee pays 25%. Employees have the opportunity to elect one of the three following health options.
 - Employee only coverage
 - Employee plus one (spouse or child) coverage
 - Family coverage
- The insurance carrier is Health Traditions/Mayo Health Systems.
- This plan is an HMO. No out of network services are available.

Benefit Highlights	
Deductible	\$500 per individual /\$1,000 family maximum
Coinsurance	80% / 20%
Emergency Copay	\$100 per visit
Office Visit	Subject to deductibles and coinsurance
Prescription Medications	<ul style="list-style-type: none">▪ \$10 Generic▪ \$30 Formulary▪ \$50 Brand Name

DENTAL INSURANCE

- This benefit is available for all active full-time salaried managers the first of the month following 60 days of eligibility.
 - The company pays 50% of the premium and the employee pays 50%.
- The insurance carrier is Delta Dental, PO Box 828, Stevens Point, WI 54481. Any dentist of choice can perform services.
- All eligible employees must complete an enrollment form in order to request or waive coverage.

BASIC LIFE

- A benefit of \$25,000 is provided to all active full-time employees the first of the month following 60 days of eligibility.
- The Company pays 100% of the premium.
- The insurance carrier is ITT Hartford.
- To enroll in this benefit, complete a beneficiary designation form.

LONG TERM DISABILITY

- This benefit is available for all active full-time salaried managers the first of the month following 60 days of eligibility.
- The company pays 100% of the premium.
- The insurance carrier is ITT Hartford.
- This benefit provides 60% of a coworker's monthly salary up to a maximum of \$5,000 per month and begins after 90 or more consecutive days of disability.
- Eligible employees will automatically be enrolled in this benefit. There is no enrollment form to complete.

VOLUNTARY LIFE INSURANCE

- This benefit is available for all active full-time employees the first of the month following 60 days of eligibility.
- The employee pays 100% of the premium.
- Eligible employees may elect additional life insurance coverage for themselves, spouse and/or dependent child(ren). NOTE: An employee cannot elect this insurance benefit for their spouse and/or dependent child(ren) if they do not elect voluntary life insurance on themselves.
- The insurance carrier is ITT Hartford.
- All eligible employees must complete an enrollment form in order to request or waive coverage.
- A health statement questionnaire must be completed if:
 - Employee chooses more than the guaranteed issue amount of \$30,000. Or
 - Spouse chooses more than the guaranteed issue amount of \$20,000.
- Benefit amounts equal to or less than the guaranteed issue amount will be effective the first of the month following 60 days of eligibility.
- ITT Hartford must approve amounts that required a health statement. ITT Hartford will notify the coworker of the approved benefit and effective date.
- To file a claim, contact People Ventures at (608) 779-0744.

SECTION 125

- This benefit is available for all active permanent employees effective the first of the month following 60 days of eligibility.
- The administrator of this plan is 3PAdministrators, 704 Sand Lake Road, Onalaska, WI 54650, (608) 779-3000.
- This benefit allows employees to pay for the following items with pre-tax dollars:
 - Group Medical Premiums
If an employee is enrolled in the group health plan, his/her portion of the health premium will automatically be deducted on a pre-tax basis.
 - Health Flexible Spending Account
This includes out-of-pocket medical expenses incurred during the plan year.
 - Dependent Flexible Spending Account
This includes both dependent day care expenses for an employee's dependent children up to age 13, and elder care for older dependents that live in a team member's home. Employees can deduct up to a maximum of \$5,000 per plan year if married or head of the household filer or \$2,500 if single or married filing separately.
 - Individual Health Premium Account
This is for any medically related insurance that you have billed to your home.
- The plan year runs from January 1st to December 31st, with an annual open enrollment.
- All eligible employees must complete an enrollment form in order to request or waive coverage.
- To file a claim, a participant must complete and submit a reimbursement claim form to 3PA.
- For more information regarding this exciting, tax savings benefit, to print forms or to check on your account(s), visit 3PA's website at www.3padmin.com.

Direct Deposit

- This benefit is available for all employees.
- To enroll in this benefit, complete a Direct Deposit Enrollment Authorization form.

Holiday Pay*

Burrachos recognizes the following days as holidays:

- New Year's Day
- Easter (Closed)
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day (Closed)
- Christmas Day (Closed)

Full & Part-Time Team Members & Shift Managers

Full and part time team members and shift managers, who are required to work on a Company designated holiday, will receive 1½ times their hourly base rate of pay for any hours worked on a designated holiday. If an employee is not required to work the holiday, this will be an unpaid day off unless he/she requests to use any of their available Paid Time Off benefit.

General Managers & Assistant Managers

General Managers and Assistant Managers will be paid their normal salary and will be given the opportunity to have the holiday off with pay. If they are required to work on a designated holiday, they will be eligible to take off another day, without wage reduction, which has been mutually agreed upon with their immediate supervisor.

Paid Time Off (PTO)*

Paid Time Off (PTO) provides Burrachos management with the opportunity to receive pay while being off work due to a scheduled vacation, an illness for self or child, a doctor's appointment, personal business, school appointment, etc. Both full and part time management employees, including general managers, assistant managers and shift managers are eligible for PTO benefits. The level of benefit available varies by position with the Company. (See schedule below.) Burrachos management members who are paid on a salaried basis must take their PTO time in half-day or full-day increments. Burrachos management members who are paid on an hourly basis may use their PTO time in 15-minute increments.

➤ **General Manager & Assistant Manager PTO Schedule**

A General Manager or Assistant Manager will receive 96 hours (12 days) of PTO on the first check of each new calendar year. A General Manager or Assistant Manager hired after the start of the new calendar year will receive a prorated benefit based upon their hire date.

➤ **Full Time Shift Manager PTO Schedule**

A full time Shift Manager will receive 56 hours (7 days) of PTO on the first check of each new calendar year. A Shift Manager hired after the start of the new calendar year will receive a prorated benefit based upon their hire date.

➤ **Part Time Shift Manager PTO Schedule**

A part time Shift Manager will receive 20 hours of PTO on the first check of each new calendar year. A Shift Manager hired after the start of the new calendar year will receive a prorated benefit based upon their hire date.

401k Plan

- Eligible employees are those who have one or more years of service, work 1,000 hours in the plan year and are 21 years of age. Entry dates are January 1 and July 1.
- To enroll in this benefit upon eligibility, complete a 401k-enrollment form and provide a beneficiary designation.
- The administrator of this plan is CPI Qualified Plan Consultants, Inc. of Great Bend, KS.
- Our financial advisor is Greg McKee from Merrill Lynch.
- Participants may contribute a minimum of 1% of compensation up to 75% of compensation (subject to annual legal dollar limit of \$16,500 for 2009).
- The Company will be matching 50% of the participant's deferrals up to 6% of compensation.
- All employee contributions are 100% vested immediately. All employer contributions are subject to a 5-year graduated vesting schedule (see below).
 - Year 1 = 20%
 - Year 2 = 40%
 - Year 3 = 60%
 - Year 4 = 80%
 - Year 5 = 100%
- Rollover contributions are permitted by the plan.

Bereavement*

An employee may be eligible to receive up to a maximum of two (2) paid bereavement days to attend the funeral of an immediate family member or relative.

Immediate family members include: spouse; parent; child; brother; sister; mother-in-law; father-in-law; stepparent; stepchild, adopted or foster child; or other members living in the employee's household.

Other relatives include: grandparent; grandchild; brother-in-law; sister-in-law; uncle; aunt; nephew or niece.

Jury Duty Pay Supplement*

A full time employee will be paid his/her regular rate of pay for scheduled work time that is missed while serving as a juror or performing company related court service. Burrachos will compensate its full time employees a maximum of three weeks per year for jury duty.

Leave of Absence *

Burrachos provides Leave of Absences for Military and Personal Leaves to all employees when necessary. Leave of Absence procedures and policies listed in the Burrachos Handbook must be followed.

Other Great Benefits *

- Meal Discount
- Free Fountain Drinks
- Flexible Schedules
- Bonus Programs
- Free Shirts, Caps & Aprons
- Regular Merit Increases
- Advancement Opportunities

* Note: Please refer to the Burrachos Employee Handbook for more specific information.

The benefits shown are a brief summary. Based upon specific benefit elections, the employee will receive the appropriate summary plan documents that will provide complete benefit details.