PETROLEUM CORPORATION



2014

Our employees are our most valuable asset. That's why Murex Petroleum Corporation is committed to providing a comprehensive employee benefit program that helps our employees and their families stay healthy, feel secure and maintain a work/life balance. All full-time employees working at least 30 hours a week, their spouses and children up to the age of 26 are eligible for coverage.

Benefit	Cost	Benefit Details
401(k) Savings Plan	Deferrals up to 100% of annual salary on a pre-tax and/or after- tax basis not to exceed annual limits set by the IRS	 Murex matches 100% of first 4% of employee contributions Immediate vesting on contributions, matches and earnings Roth 401(k) feature available Plan allows you to borrow up to the lesser of \$50,000 or 50% of your total vested account balance Reality Investing Advisory Services includes management of your account
Medical Plan – TX and CO	Employee pays 25% of premiums for all dependents, deducted on a pre-tax basis	 United Healthcare Choice Plus HSA Plan Preventive/Well Care checkups are 100% covered Prescription drug coverage included
Medical Plan – ND	Employee pays 25% of premiums for all dependents, deducted on a pre-tax basis	 Blue Cross/Blue Shield of ND CompChoice PPO Plan Preventive/Well Care checkups are 100% covered Prescription drug coverage included
Dental Plan – TX, CO, ND	Employee pays 50% of premiums for all dependents, deducted on a pre-tax basis	 United Concordia PPO Plan Preventative Services are 100% covered \$2,500 Annual Benefit
Heath Savings Account (HSA) – TX and CO	Contributions deducted on a pre-tax basis	 Individuals can contribute up to \$3,300/yr (including Murex contribution) Families can contribute up to \$6,550/yr (including Murex contribution) Murex contributes \$1,000 to HSA's with individual coverage and \$1,900 to HSA's with dependent/family coverage
Life and AD&D	No Cost	 Insurance provided by The Standard Employee life insurance up to 1 x base annual salary not to exceed \$150,000 Accidental Death & Dismemberment Insurance equal to the Life Benefit Amount
Short Term Disability	No Cost	 Insurance provided by The Standard Provides salary continuation for disability lasting a short period of time Provides 60% of pre-disability income for up to 13 weeks Used in conjunction with the PTO program
Long Term Disability	No Cost	 Insurance provided by The Standard Provides salary continuation for disability lasting longer than 90 days Provides 60% of pre-disability income up to \$6,000/month maximum benefit
Paid Time Off (PTO)	No Cost	 Combines time off for vacation, personal time and sick time Days accumulate immediately for each full calendar month of employment PTO hours are utilized in half day increments Number of days provided is dependent upon years of service
Holidays	No Cost	 New Years Day Good Friday Memorial Day Independence Day Labor Day Thanksgiving Day Day After Thanksgiving Christmas Day
Bereavement Pay	No Cost	 Three (3) days paid bereavement leave for immediate family members (Children, Siblings, Spouses, Parents and Grandparents) One (1) day of leave for family members outside the immediate family
Direct Deposit	No Cost	Direct Deposit to your financial institution is available for up to 5 accounts
Employee Assistance Program (EAP)	No Cost	 An Employee Assistance Program is available for all employees and their families for confidential assistance in dealing with personal concerns
Jury Duty Pay	No Cost	 If you are chosen for jury duty you will be provided with your regular pay for your entire jury service
Education Assistance	No Cost	 After one year of service, employees are eligible for 100% reimbursement of all approved classes/courses pertinent to present position or the next logical step