

## **Employee Benefits**

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	<ul> <li>Murex matches 100% of first 4% of employee contributions</li> <li>Immediate vesting on contributions, matches and earnings</li> <li>Roth 401(k) feature available</li> <li>Plan allows you to borrow up to the lesser of \$50,000 or 50% of your total vested account balance</li> <li>Reality Investing Advisory Services includes management of your account</li> </ul>
Medical Plan – TX and CO	Employee pays 25% of premiums for all dependents, deducted on a pre-tax basis	<ul> <li>UnitedHealthcare Flex Point PPO Plan</li> <li>Preventive/Well Care checkups are 100% covered</li> <li>Prescription drug coverage included</li> </ul>
Medical Plan – ND	Employee pays 25% of premiums for all dependents, deducted on a pre-tax basis	<ul> <li>Blue Cross/Blue Shield of ND CompChoice PPO Plan</li> <li>Preventive/Well Care checkups are 100% covered</li> <li>Prescription drug coverage included</li> </ul>
Dental Plan – TX, CO, ND	Employee pays 50% of premiums for all dependents, deducted on a pre-tax basis	<ul><li>Principal PPO Plan</li><li>Preventative Services are 100% covered</li><li>\$2,500 Annual Benefit</li></ul>
Life and AD&D	No Cost	<ul> <li>Insurance provided by Principal Financial</li> <li>Employee life insurance up to 1 x base annual salary not to exceed \$150,000</li> <li>Accidental Death &amp; Dismemberment Insurance equal to the Life Benefit Amount</li> </ul>
Short Term Disability	No Cost	<ul> <li>Insurance provided by Principal Financial</li> <li>Provides salary continuation for disability lasting a short period of time</li> <li>Provides 60% of pre-disability income for up to 13 weeks</li> <li>Used in conjunction with the PTO program</li> </ul>
Long Term Disability	No Cost	<ul> <li>Insurance provided by Principal Financial</li> <li>Provides salary continuation for disability lasting longer than 90 days</li> <li>Provides 60% of pre-disability income up to \$6,000/month maximum benefit</li> </ul>
Paid Time Off (PTO)	No Cost	<ul> <li>Combines time off for vacation, personal time and sick time</li> <li>Days accumulate immediately for each full calendar month of employment</li> <li>PTO hours are utilized in half day increments</li> <li>Number of days provided is dependent upon years of service</li> </ul>
Holidays	No Cost	<ul> <li>New Years Day</li> <li>Good Friday</li> <li>Memorial Day</li> <li>Independence Day</li> <li>Labor Day</li> <li>Thanksgiving Day</li> <li>Day After Thanksgiving</li> <li>Christmas Day</li> </ul>
Bereavement Pay	No Cost	<ul> <li>Three (3) days paid bereavement leave for immediate family members (Children, Siblings, Spouses, Parents and Grandparents)</li> <li>One (1) day of leave for family members outside the immediate family</li> </ul>
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	<ul> <li>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</li> </ul>