

EMPLOYEE BENEFIT OVERVIEW

We would like to take this opportunity to thank you for your interest in a position with our company.

Listed below is a brief summary of each of our employee benefits:

Group Medical Insurance

The company group medical insurance plan provides major medical, prescription drugs and maternity benefits for employees and their dependents that choose to participate. To enroll you must work a minimum of 30 hours per week. New employees are eligible to enroll in the plan on the first day of the month following 60 days of continuous employment.

Group Dental Insurance

The company group dental plan provides dental care benefits for employees and their dependents that choose to participate. New employees are eligible to enroll in the plan on the first day of the month following 60 days of continuous employment.

Group Life Insurance

The company provides group life insurance at no cost to all regular full-time employees who have completed 60 days of continuous employment.

Disability Insurance

All regular full time employees who have completed 60 days of continuous employment are eligible for the disability pay plan benefits. This plan is provided by the company at no cost to you. Disability insurance may apply if injury or sickness causes you to become disabled to the extent you are unable to perform the duties of your job for longer than one week.

401k Retirement Plan

Our 401(k) plan is available to all employees. You are eligible to enroll in the plan on the first entry date (January 1, April 1, July 1 and October 1) following completion of one year of service (a minimum of 1,000 hours per year) and attaining the age of 21.

Hughes Lumber Company has a matching contribution.

Vacation

Regular, full time employees are eligible for two weeks paid vacation after completing one year of employment. Employees with ten years or more of full time service will receive three weeks vacation.

Holidays

The Company retail stores are normally closed in observance of the following six holidays each year.

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

Regular, full-time employees, who have been employed for more than 30 days will receive an average day's pay for each of these recognized holidays.

Sick Pay

Regular, full-time employees who have completed one year of continuous service will have a sick pay benefit of up to five days per year. New full time employees will begin to earn sick pay benefits after completing 60 days of employment. Starting the first day of the third month of employment, sick pay benefits will be earned at the rate of one-half (1/2) day per month of employment.

Family Legal Plan

The company offers its employees and their families the opportunity to participate in a pre-paid legal plan at group rates through payroll deduction. The plan provides services such as, preparation of your Will and Living Will, legal document review, etc...

Direct Deposit

As an employee of Hughes Lumber Company you are eligible to have your payroll check direct deposited each pay period with the option to deposit in up to four bank accounts. They can be in the same bank or in four different banks.