

ORVIS BENEFITS AT A GLANCE

BENEFIT	ELIGIBILITY	WHO PAYS		WHAT THE ASSOCIATES RECEIVES
		COMPANY	ASSOCIATE	
Medical Insurance CIGNA	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.	X	X	Self-insured Core Medical Plan or High Deductible Health Plan, and Prescription plan. The Company pays a portion of the cost of coverage. CORE PLAN: The plan has an In-Network Deductible of \$750.00 for an individual and \$1,500.00 for a family per plan year. The Out-Of-Network Deductible is \$1,500 for an individual and \$3,000 for a family per plan year. The Out-Of-Pocket Maximums for individuals are \$5,000 (in-network) and \$7,500 (out-of-network); family Out-Of-Pocket Maximums for families are \$10,000 (in-network) and \$15,000 (out-of-network). HIGH DEDUCTIBLE PLAN: The plan has an In-Network Deductible of \$1,350.00 for an individual and \$2,700.00 for a family per plan year. The Out-Of-Network Deductible is \$2,400 for an individual and \$4,800 for a family per plan year. The Out-Of-Pocket Maximums for individuals are \$5,000 (in-network) and \$7,500 (out-of-network); family Out-Of-Pocket Maximums for families are \$10,000 (in-network) and \$15,000 (out-of-network). BOTH PLANS: Once deductible is met the plan pays 80% in-network and 60% out-network. Prescriptions are paid at 70%, 80% or 90% once deductibles have been met. Also, the plan offers a mail order prescription plan with a \$20/\$50/\$80 co-payment for a three month supply, once the deductible has been met. (Detailed benefit guide given at time of orientation.)
Dental Plan NE Delta Dental	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.	X	X	Self-insured, PPO Dental plan. This is a separate plan from the medical plan. The Company pays a portion of the cost of coverage. The plan has a \$50.00 individual and \$150.00 family plan year deductible, as well as a \$1,500 annual max per person. Preventive services are covered at 100% (Reasonable & Customary [R&C]); basic services are covered at 80% (R&C) after plan year deductible; major services and orthodontic services are covered at 50% (R&C) after plan year deductible; and \$1,500 lifetime maximum orthodontia plan. (Detailed benefit guide given at time of orientation.)
Vision Plan CIGNA	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.	X	X	Self-insured, PPO Vision plan. This is a separate plan from the medical plan. The Company pays a portion of the cost of coverage. Participating associates are eligible for an eye exams with an in-network \$10 copay and exam allowance of 100% after copay per year. The plan also offers up to \$350 per person, for in-network purchases of frames, lenses, and contacts every calendar year. (Detailed benefit guide given at time of orientation.)
Short Term Disability The Standard	Company-provided benefit will begin for eligible Associates on 31st day of active employment.	X		Associate receives up to 60% of weekly earnings to a maximum of \$500.00 per week. If a claim is approved, benefits would start on 8th day of injury or illness. Benefit duration is 26 weeks (7 day waiting period; 25 paid weeks). Medical verification required.
Voluntary Short Term Disability The Standard	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	If eligible, Associate can purchase up to 60% of weekly salary to a maximum of \$750.00 or \$1,000.00. If a claim is approved, benefits would start on 8th day of injury or illness. Benefit duration is 26 weeks (7 day waiting period; 25 paid weeks). Medical verification required.
Long Term Disability The Standard	Company-provided benefit will begin for eligible Associates on 31st day of active employment.	X		Associate receives 60% of monthly earnings to a maximum of \$10,000.00 per month, if disabled more than six months (medical verification required).
Company Provided Life Insurance The Standard	Company-provided benefit will begin for eligible Associates on 31st day of active employment.	X		Term life insurance of two times Associate's base annual salary (up to \$100,000.00 maximum)
Voluntary Life Insurance The Standard	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	Associate can purchase additional term life insurance up to three times salary for a guaranteed maximum of \$300,000.00. Rates based on age, smoker or non-smoker.
Voluntary Spouse/Dependent Life Insurance The Standard	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	Associate can purchase 50% of their election for spouse to a guaranteed maximum of \$150,000.00. Rates based on age, smoker or non-smoker. Associate can purchase child(ren) life insurance with coverage of age to 6 month = \$1,000.00 and age 6 month plus = \$5,000.00. Rate for child(ren) coverage is \$1.50 per month.
Company Provided Accidental Death & Dismemberment (AD&D) The Standard	Company-provided benefit will begin for eligible Associates on 31st day of active employment.	X		Term AD&D insurance of two times Associates base annual salary (\$300,000 maximum).
Voluntary Accidental Death & Dismemberment (AD&D) Chubb Corp.	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	Associate can purchase additional AD&D insurance of \$300,000.00 in multiples of \$10,000.00. Amounts in excess of \$150,000.00 may not exceed 10 times Associate base annual salary.
Voluntary Spouse/Dependent AD&D Chubb Corp.	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	Associate can purchase 60% of elected life insurance benefit if no insured dependent children; or 50% of Associate of elected life insurance benefit if there are insured dependent children.
Medical Flexible Spending Account (FSA) (Please note the Medical FSA can only be used with the Core Medical Plan.) Administered by Flores	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	This program allows you to pay for certain medical, dental, and vision expenses with pre-tax dollars. The primary advantage to this program is the "tax-free" savings. Maximum FSA Amount: \$2,650.00
Dependent Care Flexible Spending Account (FSA) Administered by Flores	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	This program allows you to pay for certain child care expenses with pre-tax dollars. The primary advantage to this program is the "tax-free" savings. Maximum Amount: \$5,000.00
Health Savings Account (HSA) (Please note HSA's can only be used with the High Deductible Health Plan.) Administered by CIGNA	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.	X	X	This program allows you to pay for certain expenses with pre-tax dollars. The primary advantage to this program is the "tax-free" savings. For 2018, Orvis will make an annual contribution to HSAs of \$250 for individual level coverage or \$500 for family level coverage. Orvis will also pay the regular monthly maintenance fees for the associate for this year. Maximum HSA Amount: \$3,450.00 Individual / \$6,900.00 Family (Note: these maximums include all contributions made by associates and the company.)
Employee Assistance Plan (EAP) Through BDA	Company-provided benefit will begin for eligible Associates on 31st day of active employment.	X		Confidential, professional assistance to help Associates and families resolve problems. Provides initial problem assessment and short-term counseling.
Health Advocate	Associates enrolled in the Full-Time health benefits are eligible to utilize Patient Care benefits.	X		Comprehensive service provided by Orvis as a special benefit to help you and your entire family navigate the healthcare system and maximize your healthcare benefits.

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Regular Full-Time

BENEFIT	ELIGIBILITY	WHO PAYS		WHAT THE ASSOCIATES RECEIVES
		COMPANY	ASSOCIATE	
Aflac	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	
MetLife	Associate must enroll in benefit within 30 calendar days from hire date. If elected, benefit will begin on 31st day of active employment.		X	
Leave of Absence	Various Eligibility			Orvis offers a number of leaves depending on an Associate's length of service, number of hours worked, etc. Leaves that are currently offered are Family and Medical Leave of Absence (FMLA); Medical Leave of Absence; Leave for Birth/Adoption of a Child; Personal Leave of Absence (Non-FMLA); Bereavement Leave and Military Leave of Absence. Some of the leaves may qualify for pay or not. (Please refer to Associate handbook for detailed description.)
401(k) Plan Fidelity Investments	First of the month following two months of service.	X	X	To help you plan for your retirement, the Company offers a 401(k) Savings Plan with a company match for all Full-Time, Part-Time, Temporary, On-Call, and Off-Premise Associates. Orvis will provide employer match on salary deferral contributions as follows: 100% on the first 3% of salary deferral contributions and 50% on the next 3% of salary deferral contributions. The Company match will begin immediately upon participation in the plan; the company match contribution will be vested when the associate reaches two years of service. PRE-TAX: The salary amount you can defer, or contribute, into a retirement savings plan before income taxes are calculated on that money. You do not pay any federal income tax nor, in most cases, state income taxes on the amount you defer, up to the annual maximum IRS dollar limit, or on any earnings on this money, until it is withdrawn from your plan account. Your company may match all or a portion of these contributions ROTH: Designated Roth contributions are elective deferrals for which you irrevocably elect special tax treatment. You will pay federal income taxes and, in most cases, state income taxes on the amount that you elect to contribute to the plan, up to the annual maximum IRS dollar limit. At the time of distribution, you may withdraw your contributions and any earnings on this money tax-free, as long as certain withdrawal criteria have been met. Your company may match all or a portion of these contributions.
Paid-Time Off (PTO)	After six months.	X		Under our PTO plan, associates will begin accruing PTO the first week of employment. However, no PTO is actually "earned" until the associate has reached six (6) months of service, so no PTO time may be taken during that period without supervisor approval. Accrual rates depend on years of service and employment classification. For example, Full-Time associates with less than 4 years of service accrue 4.62 hours of PTO per pay period, for an annual total of 120 hours (or 15 days). *Accrual rates depend on years of service and employment classification. Please see the PTO policy for more details.
Holidays	First day of employment.	X		Set the beginning of each year. Typically New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, and either the day before OR after Christmas. Certain departments and/or locations are required to be open all some holidays; - please see manager for specifics. All locations are closed for Thanksgiving Day and Christmas Day.
Professional Scholarship Program	After one year of service.	X		Our goal is to assist our associates in defining and supporting a career path with Orvis. With our Professional Scholarship Plan, we will provide tangible aid to Orvis associates in improving their potential for growth and promotability by supporting their educational development.
Associate Discount	First day of employment.			Associate and immediate family are eligible to purchase Orvis merchandise and receive a discount of 50% off the full retail price. The Associate discount for all sale/clearance/outlet merchandise is 20% off the clearance price. The discount for purchase of a gun is 30%. Immediate family includes spouse and your child(ren) who are living in your immediate household.
Sandanona Shooting Grounds	First day of employment.	X		Eligible for a free membership in The Orvis Sandanona Shooting Grounds, a premier shooting preserve which is located in Millbrook, New York. In addition to free membership, Associate is also eligible for substantial discounts off all activity fees. Associates booking a shooting school for themselves, their spouse, or their child(ren) will be charged \$115 for a 1-day shooting school, or \$175 for a 2-day shooting school. Associate participation is subject to availability.
Schools (Fishing & Shooting)	First day of employment.	X	X	To enhance your understanding of The Orvis Company fishing and hunting heritage and culture, we encourage Orvis Associates to participate in one of our renowned fishing and shooting schools. For the Orvis Associate, the current cost of participating in The Orvis Company-owned fishing schools are as follows: -The cost for employees booking a 2-Day Fishing School for themselves \$50.00 (effective Oct. 1, 2012). This price is applicable to you, your spouse, or your child(ren) and does not include the cost of a fishing license. You will be responsible for purchasing a fishing license separately if you do not already have one.
The Rod Loaner Program	First day of employment.			The Orvis Company has a wide selection of fly rods and reels available to you on a loan basis. The purpose of Orvis' Rod Loan program is to encourage Associates to become familiar with our products and to encourage involvement in fly fishing. Equipment is available for day, weekend, or vacation fishing trips.
Time and Service Awards	Various Eligibility.	X		In recognition of Full-Time and Part-Time Associates' service with Orvis, service awards will be presented to you by your Supervisor. These awards are presented on or around your anniversary dates, marking the completion of three years, five years, ten years, fifteen years, twenty years, twenty-five years, thirty years, etc.
Direct Deposit & Pay Cards	First day of employment.			Orvis provides all associates with the option of receiving their net pay by direct deposit through your bank or with a MasterCard-branded Pay Card.
Worker's Compensation Gallagher Bassett	First day of employment.	X		Coverage for loss of income and medical expenses for an on the job accident as applicable by state law.
Unemployment Compensation	First day of employment.	X		Coverage for loss of income when out of work due to non-disqualifying circumstances.
Social Security	First day of employment.	X	X	At retirement, monthly payment for life.

Note: The above is a summary of benefits currently offered to all regular, full-time associates of The Orvis Company, Inc. The Company reserves the right to make changes in any benefit at any time.