ORVIS BENEFITS AT A GLANCE

BENEFIT	ELIGIBILITY	WHO	PAYS ASSOCIATE	WHAT THE ASSOCIATES RECEIVES
Part-Time Medical Insurance	Not Currently Offered			In the past, Orvis has made the Starbridge Limited Medical Plan available to part-time, on-call, temporary, and home workers. While Orvis did not contribute to the cost of this coverage, if made access to coverage available on a group basis, which meant lower health insurance premiums for part-time associates and their families. Beginning January 1, 2014, limited medical plans can no longer be solde by insurers, as they do not meet the minimum essential health benefits required under health care reform. At the end of 2013, a temporary extension was given for insurers to contine offering certain plans that would have otherwise been discontinued in 2014, however, mini-medical plans like the Starbridge plan were not included in this temporary extension. CIGNA has reconfirmed that the Starbridge plan will end December 31, 2013. Orvis looked at other alternatives, however, they would not have satisfied the minimum essential coverage requirements of health care reform. Beginning in January 2014, associates will be able to secure health coverage through the Health Insurance Marketplace in their state. Effective January 1, 2014, the Health Care Reform (PPACA) individual mandate will take effect. This law requires individuals to have health insurance. If you do not have health insurance, you may be required to pay a penalty. The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. Open enrollment for health insurance coverage through the Marketplace will continue through March 2014. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit www.HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.
Employee Assistance Plan (EAP)	Company-provided benefit will begin for eligible Associates on 31st day of active employment.	×		Confidential, professional assistance to help Associates and families resolve problems. Provides initial problem assessment and short-term counseling.
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	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 and On-Call 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.

ORVIS BENEFITS AT A GLANCE

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BENEFIT	ELIGIBILITY	COMPANY	ASSOCIATE	WHAT THE ASSOCIATES RECEIVES
Paid-Time Off (PTO)	After six months.	х		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.
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. The OSC, Retail Stores, and Outlet Stores are open all holidays except Thanksgiving Day and Christmas Day - please see manager for specifics.
Sandanona Shooting Grounds	First day of employment.	х		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.
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.
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.	х		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 The Hartford	First day of employment.	х		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.	Х	Х	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.