

JOIN THE TEAM AT FISHER INDUSTRIES

Where the employees
are the heart and soul of
the organization.

Embarking on a new career can be an exciting adventure. As a leader in the construction industry, adventure is something we know more than a little about.

From aggregate processing to mining, Fisher Industries has the potential for something new everyday. We're a culture that emphasizes the importance of work-life balance, so you can expect to work hard...and play hard! It's part of what makes Fisher Industries such a cool place to work.

In addition to a paycheck, you can look forward to a robust benefits package, much of which is paid for or subsidized by Fisher Industries. These benefits are designed to offer you the coverage, protections, and services you need to live your best life!



INSIDE: LEARN
MORE ABOUT HOW
WE'VE GOT YOU
COVERED!



**MEDICAL, DENTAL, AND
VISION PLANS**



**LIFE AND DISABILITY
INSURANCE**



**FLEXIBLE SPENDING
ACCOUNTS (FSAs)**



**RETIREMENT PLANS
AND MORE!**

HEADQUARTERS:

PO Box 1034
3020 Energy Drive
Dickinson, ND 58602

800.932.8740

www.fisherind.com

FOR YOUR HEALTH



MEDICAL INSURANCE

Fisher Industries has a robust medical plan through BlueCross BlueShield of North Dakota that covers your health needs with copays for office visits and pharmacy.

PLAN HIGHLIGHTS:

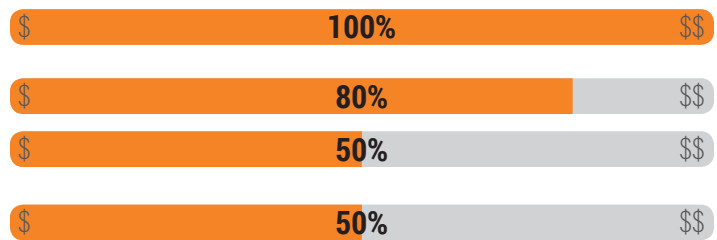
- ✓ Preventive care covered at 100%
- ✓ Primary care visits: \$30 copay
- ✓ Urgent care visits: \$150
- ✓ Prescription medications coverage with an option for mail order delivery (61-100 day supply) \$15-30 copay then 20% coinsurance at retail stores
- ✓ Annual Deductible (In-Network Providers):
 - Employee = \$1,500
 - Employee + Children = \$2,250
 - Employee + Spouse or Family = \$3,000
- ✓ Flexible Spending Account (FSA) option to help cover out-of-pocket costs

DENTAL INSURANCE

Your smile is powerful, and we have a comprehensive dental plan that will protect you and your family's smile. Fisher Industries offers dental coverage through MetLife's Preferred Dentist Program.

PLAN HIGHLIGHTS:

- ✓ \$0 Annual deductible
- ✓ Preventive services (cleanings, oral exams, fluoride, x-rays, sealants) covered at 100%
- ✓ Basic services covered at 80%
- ✓ Major services covered at 50%
- ✓ Orthodontic services for dependent children up to age 19 covered at 50% with a lifetime maximum of \$2,000



VISION INSURANCE

Fisher Industries offers extensive access to vision services through MetLife. The plan includes access to a large network of vision providers, ranging from private practices to top retail chains, who have agreed to discounts on covered exams, eyeglasses, and contacts.

PLAN HIGHLIGHTS:

- ✓ Vision exams covered at 100% every 12 months
- ✓ \$130 allowance for eyeglass frames
- ✓ \$130 allowance for elective contact lenses
- ✓ Laser vision correction discounts



FOR YOUR SECURITY



BASIC LIFE AND AD&D INSURANCE

Fisher Industries protects you and your family in the event that you die or you are injured in an accident. This benefit is offered at no cost to employees through MetLife. The Basic Life benefit amount is \$25,000. If your death is the result of a covered accident, the benefit will be an additional \$25,000.

VOLUNTARY LIFE AND AD&D INSURANCE

Employees have the option to supplement the company-provided insurance by purchasing additional life insurance for your yourself and your dependents through MetLife. You pay the full cost of this voluntary coverage through after-tax payroll deductions.

OPTIONS:

- ✓ Employees can purchase up to \$300,000 for themselves
- ✓ Up to \$150,000 for their spouse
- ✓ \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000 for their children



DISABILITY (SHORT TERM AND LONG TERM)

Disability insurance provides income replacement if you are unable to work due to a non-work related injury, sickness, or pregnancy. Employees have the option to purchase Short-Term and/or Long-Term Disability insurance through MetLife. You pay the full cost of these coverages through post-tax payroll deductions, so benefits received are tax free.

- ✓ Short-Term Disability (STD) begins paying benefits after you have been disabled for seven continuous days. Benefits will continue for up to 12 weeks and cover 60% of your salary, up to \$1,500 per week.
- ✓ Long-Term Disability (LTD) begins paying benefits after you have been disabled for 90 continuous days. The plan replaces 60% of your pre-disability monthly earnings, up to \$7,000 per month

ACCIDENT AND CRITICAL ILLNESS BENEFITS

Employees can supplement their medical plan coverage by enrolling in one or both of these voluntary benefit plans offered through MetLife:

- ✓ Accident Insurance
- ✓ Critical Illness Insurance

These plans provide lump-sum payments that you can use to help cover the extra, out-of-pocket expenses associated with serious accident or illness that aren't covered by your medical plan. You decide how to use your benefit - whether that is to help pay your deductible, copays or coinsurance, or to help pay monthly bills, child care costs or any other related expenses.

FOR YOUR WALLET



FLEXIBLE SPENDING ACCOUNT (FSA)

Fisher Industries provides you the opportunity to set aside pre-tax dollars to pay for eligible health care and dependent daycare expenses through Flexible Spending Accounts (FSAs). You can participate in one or both FSAs administered by Discovery Benefits.

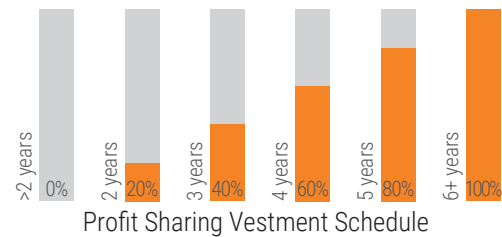
The two FSAs you can enroll in are:

- ✔ Healthcare FSA: Use this account to pay for eligible medical, dental, vision and other out-of-pocket healthcare expenses that aren't covered by your medical plan
- ✔ Dependent Care FSA: Use this account to pay for eligible child or adult day care expenses

RETIREMENT - 401(K)

Employees can contribute to the *401(k) after completing 3 months of continuous employment. The money you contribute will always be 100% vested. After 1 year, employees are also eligible for discretionary Profit Sharing Contributions that are subject to a 6 year vesting schedule.

*Non-Matching Retirement Plan



FOR YOUR FAMILY



EMPLOYEE ASSISTANCE PROGRAM

Fisher Industries provides free confidential support and in-person counseling for our employees' emotional well-being, life events, and family issues.

LEAVE TIME

Eligible employees enjoy paid leave that includes Paid Time Off (PTO) and Sick Leave.



We put a lot of energy into recruiting the right talent to work at Fisher Industries, so once you're here, it is our goal to support you so you'll continue to grow and thrive with us. One way we do this is through the competitive benefits package we've just outlined for you.

**Thank you for your interest in a career with
Fisher Industries**