



URATA & SONS CEMENT, INC. Benefits Summary Plan 2007

Below is a brief summary of benefits. Regular full-time employees (working a minimum of 30 hours per week) are eligible for:

Medical Insurance – (3) types of medical insurance are offered – Kaiser Permanente, Blue Shield HMO and Blue Shield PPO. Urata pays 100% coverage for the Employee and dependant's coverage is paid by the Employees and taken out of their paycheck. Coverage begins the first of the month following date of probation period.

Dental Care – A predetermined base amount is allotted for each employee. For the 2007 base year, single coverage is \$600, per employee. Employees with a hire date in 2007 are issued a prorated allowance. You may choose any dentist you wish to provide services to you.

Profit Sharing - It enables you to save for retirement without putting any of your own money into a plan. The Plan does not permit nor require you to make employee contributions. You must be employed with the company 1,000 hours or (1) year and be 18 years or older to participate.

401(k) – This is a great opportunity to save for retirement and on taxes.

- You become eligible to participate after 1 year of service.
- Each year, you can contribute any amount subject to annual maximum established by the IRS (\$20,500 for 2007 over 50; \$15,500 2007 under 50).
- Urata does not match any employee contributions.
- You can make changes to your investment options any time through John Hancock USA online services at www.jhpensions.com or toll free at (800) 395-1113.
- You save on taxes three ways:
 - Your contribution is taken out before federal and state taxes lowering your taxable income.
 - Your account grows without being taxed until money is withdrawn and since you may be in a lower tax bracket when you retire
 - You may pay less in taxes when the money is withdrawn.
- You determine how your money is invested. You choose your risk tolerance and investment objectives.

Day Care – This benefit is offered to non-union employees at no cost to the employee. Day care is available as a first come first serve basis. At Urata & Sons we know how important children and family are. The Day Care on-site enables you to bring your children to work with you, eat lunch with them and check up on them. This is a great benefit to working moms and dads.

Employee Referral Program- Urata & Sons is always looking to hire excellent people. So as an incentive to bring new employees to Urata, we will award employees who refer a friend or relative for a current job opening for key positions. Employees will receive a bonus if their referral is hired and successfully completes (3) three months of employment with Urata & Sons.

Contact Susan Bigler at (916) 638-5364 for questions regarding any of the above benefits.