



URATA & SONS CEMENT, INC. Benefits Summary Plan 2009

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 & Sons will pay 50% of the coverage for the Employee. The remaining 50% will be paid by the Employee. Dependant's coverage can be added and taken out of the Employees' paycheck. Coverage begins the first of the month following (180) days of employment.

401(k) & Profit Sharing plan – This is a great opportunity to save for retirement. Urata & Sons invests the money for you into the 401K and the Profit Sharing plan. These plans are above industry standards because the Employee does not have to invest their own money into the plan. They can contribute more money into the 401K plan if they choose to.

- You must be actively employed on the last day of the Plan Year.
- You must have completed at least 1000 hours of service with Urata & Sons during the Plan Year.
- 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 - Your account grows without being taxed until money is withdrawn and since you may be in a lower tax bracket when you retire
 - You may pay less in taxes when the money is withdrawn.
- 401 K Safe Harbor: Employer contributes a guarantee of 3% per year of annual income. In addition, Employee may elect to contribute more to the plan of their own money.
- Profit Sharing: Contributions may be made each year on a discretionary basis if the company makes a profit.

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 the required amount of employment with Urata & Sons.

For detailed information regarding Urata & Sons benefits, please contact Susan Bigler at susan@urataconcrete.com or 916/638-5364 Ext. 108.