

Health Insurance

Carrier: MetLife
Effective: 12/01/2014 through 11/30/2015
Website: www.metlife.com/mx
Phone: 01 800 00 METLIFE



Although coverage is extensive through Social Security, NB Coatings provides Major Medical Expenses Insurance with coverage in private clinics and hospitals. This is provided for employees and economic dependents and is paid fully by the company. Current coverage is capped to 1,000 monthly minimum wages.

Medical Plan Details:	
Deductible Individual / Family	1.5 SMGM
Coinsurance	Plan pays 90%, Employee pays 10%
Office Visit	100% after deductible and co-insurance
In-Patient Hospital	100% after deductible and co-insurance
Emergency Room	100% after deductible and co-insurance
Rx Coverage	100% after deductible and co-insurance

Dental Insurance

Carrier: MetLife
Effective: 12/01/2014 through 11/30/2015
Website: www.metlife.com/mx
Phone: 01 800 00 METLIFE



Dental Plan Details:	
Deductible	None
Office Visit Copay	Plan pays 80%, Employee pays 20%
Preventive Coinsurance	None
Basic Coinsurance	None
Major Coinsurance	None
Annual Plan Maximum	Discounted (Based on Provider)
Orthodontia	Discounted (Based on Provider)
Orthodontia Lifetime Maximum	Discounted (Based on Provider)

Life Insurance

Carrier: MetLife
Effective: 12/01/2014 through 11/30/2015
Website: www.metlife.com/mx
Phone: 01 800 00 METLIFE



Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. Accidental Death and Dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a specifically covered accident.

Basic Life AD&D Plan Details:	Employee Life
Life Benefit Amount	36 months of base salary
Minimum Benefit Amount	36 months of base salary
Maximum Benefit Amount	36 months of base salary
Non-evidence Maximum	36 months of base salary
Coverage ends	At the end of the term

Long Term Disability Insurance

Carrier: Seguros Atlas
Effective: 12/01/2014 through 11/30/2015
Website: www.segurosatlas.com/mx
Phone: 9177 5000

Long Term Disability (LTD) Program – If you become ill or suffer an injury that prevents you from returning to work for an extended period of time, this program will replace a portion of your income for a defined period of time.

- To be eligible, the insured must have 250 weekly contributions and at least 50% loss of earnings capacity.
- Coverage is provided through the Life Insurance.

LTD Plan Details:	LTD
Elimination Period	The Waiting Period is determined by the Mexican Social Security Institute (IMSS) after their review.
Benefit Amount	650 days wages
Maximum Benefit Amount	5,000 days salary (depending on the accident and responsibility of the employer)
Maximum Benefit Period	24 Months

Short Term Disability Insurance

Carrier: Seguros Atlas
Effective: 12/01/2014 through 11/30/2015
Website: www.segurosatlas.com/mx
Phone: 9177 5000

Short Term Disability (STD) Program – If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

- To be eligible, the insured must have four weeks of contributions immediately preceding illness.
- Employee/Employer Contributions: 0.25% of quotation salary

STD Plan Details:	STD
Elimination Period	3 Day Waiting Period
Benefit Amount	60% of weekly earnings (Covered earnings are capped at 25 times the minimum wage)
Maximum Benefit Period	52 Weeks

Benefits Included with your Employment

Health Insurance

- Under Mexican Social Security Law, you receive payment of a subsidy from the Mexican Social Security Institute (IMSS), whenever they become sick, either as a consequence of an occupational hazard or a non-work related cause.
- In cases of an occupational hazard, you receive 100% of your salary from the IMSS while disabled, up to 52 weeks.
- In cases of a non-work-related illness, you receive 60% of your salary starting on the fourth day of disability, up to a 52-week period, which can be extended for another 26 weeks, or until permanent disability is determined.
- The IMSS also grants medical, surgical, and pharmaceutical attendance, hospital services, and rehabilitation.

Profit Sharing

- Mandatory for most businesses and employees
- Each enterprise must set aside 10% of its taxable income, and divide that amount into two equal parts.

Savings Fund

- 13% of the base salary capped at 1.3 minimum monthly wages.
- The company and you contribute in the same quantity and the fund will be paid at the end of the year.
- All employees receive a loan every year equivalent to the total amount of the accumulated resources.
- The cap is increased each February coinciding with the increase in the Cost Life offered by the company.

Food Vouchers / Food Coupons

- Food vouchers designated at \$3,000 pesos per month to be deducted before salary, before taxes.
- 20% of the base salary capped at 1 minimum monthly wage.
- The cap is increased each February coinciding with the increase in the Cost Life offered by the company

Christmas Bonus

- The Federal Labor Law requires employers, before December 20th of each year, to pay employees who have worked a full year, an annual Christmas bonus equal to at least 15 days of salary and, to those employees who have worked less than a year, an amount proportional to their time of service.
- 34 days over the monthly total salary, including: monthly base salary, food coupons, and savings fund.

Meal and Rest Periods

- Mexican Federal Labor Law allows employees a break of at least 30 minutes to eat and/or rest. If an employee is unable to leave his or her workplace during these rest periods and meal times, they shall be deemed hours actually worked, and subject to payment.

Leave of Absence with Pay

- In the event of:
 - Marriage: 3 Days
 - Childbirth: 2 Days
 - Death of a relative in the place of residence: 3 Days
 - Death of a relative outside the place of residence: 5 Days

Time Off

Vacation and personal time are calculated on a calendar basis and accrues bi-weekly. Eligibility is based on full-time/part-time status and tenure at the company.

Years of Service	Personal Time Allotment
1 to 9 Years	14 Days
10 to 14 Years	16 Days
15 to 19 Years	18 Days
20 to 24 Years	20 Days
25+ Years	22 Days

Holidays

NB Coatings observes the following Holidays:

	Holiday
Thursday, January 1st	New Year's Day
Friday, January 2nd	Day after New Year's Day
Monday, February 2nd	Constitution Day
Monday, March 16th	Benito Juarez Day
Friday, May 1st	Labor Day
Wednesday, September 16th	Independence Day
Monday, November 16th	Revolution Day
Friday, December 25th	Christmas Day
*1 day every 6 years due to the Presidential Inauguration	

Sick Time

Sick days are intended to provide paid time off for eligible employees who are ill due to a non-work-related cause.

- The IMSS will provide employees with a subsidy equal to 60% of his or her "integrated salary" (total salary including benefits) starting on the fourth day of the illness.

Retirement - Pension Plan

NB Coatings provides a defined benefit pension plan to employees in addition to what is granted by the Social Security.

- The quotation salary is capped to 25 minimum monthly wages.
- The benefit is equal to contributions plus interest accrued in the employee's AFORE subaccounts. These subaccounts consist of the 1992-1997 contributions made to the SAR subaccount, contributions made since 1997, and contributions for retirement, old age, and unemployment at old age.
- At retirement, the employee can make programmed withdrawals or use the account balance to purchase an annuity that is adjusted annually (in February) in accordance with the consumer price index (CPI).
- Retirement age: An individual must be age 65 and retired.
- Early Retirement Eligibility: An individual must be age 60 and retired.

Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.