



Benefit Offering Summary - 2025

Harvest Solar offers benefits to full-time regular associates based on their work locations as defined below:

1) MICHIGAN BENEFIT OFFERINGS

Harvest Solar associates located in the State of Michigan are eligible for the following benefits programs:

Immediately after Hire:

- Nine Paid Holidays per Year. Including: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Eve, Christmas Day, New Years Eve.
- Paid Vacation: Vacation time is accrued each week at a rate of .924 to achieve 48 hours in the calendar year. Unused vacation can be paid out and/or up to 40 unused hours can be rolled over at year end. After five years of service, vacation time increases to an accrual rate of 1.693 to achieve 88 hours in a calendar year. The accrual rate changes in the month of hire.
- Paid Time Off (PTO): 72 hours are available each year on January 1. PTO is available to assist you in managing your time off work for personal appointments. PTO does not rollover, nor is it paid out at the end of the year, unused PTO is forfeited. In the first year of employment available hours are prorated based on your date of hire.

The First of the Month after the Date of Hire:

- Health Insurance. The premiums are a shared expense with 80% covered by Harvest Solar and 20% covered by the associate via a weekly payroll deduction. Premiums are based on level of coverage, i.e., Associate only, Associate & Spouse, Associate & Child(ren), Family).
 - Option 1: UnitedHealthcare, Choice Plus HSA 2000 Plan
 - Members can seek care from in-network and out-of-network providers.
 - Preventive care covered 100% when received in-network.
 - Tier 1 Providers provide members the greatest value.
 - HSA compatible health plan. An HSA is a tax-deductible savings account used in conjunction with the health plan. Contribution limits are determined by the IRS. Harvest Solar will make the following weekly deposit into your HSA account based on the coverage options: Associate: \$10.64; Associate & Spouse: \$27.25; Associate & Child(ren): \$21.65; Family: \$37.55
 - Option 2: UnitedHealthcare, Choice Plus 500 Plan
 - Members can seek care from in-network and out-of-network providers.
 - Preventive care covered 100% when received in-network.
 - Tier 1 Providers provide members the greatest value.
 - Not an HSA compatible health plan).
- Dental Insurance The premiums are a shared expense with 80% covered by Harvest Solar and 20% covered by the associate via a weekly payroll deduction. Premiums are based on level of coverage, i.e., Associate only, Associate & Spouse, Associate & Child(ren), Family).
- Vision Insurance: The premiums are a shared expense with 80% covered by Harvest Solar and 20% covered by the associate via a weekly payroll deduction. Premiums are based on level of coverage, i.e., Associate only, Associate & Spouse, Associate & Child(ren), Family).
- Group Life Insurance: \$50,000.00 of group life insurance, with and Accident Death clause. Premiums are covered by Harvest Solar
- Group Short Term Disability: 60% of your earnings, with a \$1,000.00 weekly maximum, are available for injury or illness after a seven-day waiting period. Premiums are covered by Harvest Solar.
- Voluntary Supplemental Programs: Accident, Critical illness, and Hospital Indemnity are available at the associate's expense. Plans are organized through Allstate and premiums are paid through payroll deduction.

The First of the Month After 90-Days of Employment:

- Harvest Solar 401k Plan: Associates are auto enrolled at a 3% deferral rate. The plan is administered by Vestwell. Auto enrolled contribution is invested in a “Retire-On-Time” plan. Once enrolled, the associate may make changes that include:
 - Increasing the Deferral Rate to the Applicable IRS Limits: A company match is available. When the associate defers 3%, Harvest Solar matches 3%. When the associate defers 4%, the Harvest Solar the first 3.5%. When the associate defers 5%, Harvest Solar matches the first 4%.
 - Changing the Account Type: Both a pre-tax and Roth account is available.
 - Changing the Investment Type: The plan offers standard plans to address risk or age of retirement, or the associate can customize their own investment.

2) NON-MICHIGAN BENEFIT OFFERINGS

Harvest Solar associates located outside of the State of Michigan are eligible for the following benefits programs:

Immediately after Hire:

- Nine Paid Holidays per Year. Including: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Eve, Christmas Day, New Years Eve.
- Paid Vacation: Vacation time is accrued each week at a rate of 1.5384 to achieve 80 hours in the calendar year. Unused vacation can be paid out and/or up to 40 unused hours can be rolled over at year end.

The First of the Month after the Date of Hire:

- Health Insurance. The premiums are a shared expense with 80% covered by Harvest Solar and 20% covered by the associate via a weekly payroll deduction. Premiums are based on level of coverage, i.e., Associate only, Associate & Spouse, Associate & Child(ren), Family).
 - Option 1: UnitedHealthcare, Choice Plus HSA 2000 Plan
 - Members can seek care from in-network and out-of-network providers.
 - Preventive care covered 100% when received in-network.
 - Tier 1 Providers provide members the greatest value.
 - HSA compatible health plan. An HSA is a tax-deductible savings account used in conjunction with the health plan. Contribution limits are determined by the IRS. Harvest Solar will make the following weekly deposit into your HSA account based on the coverage options: Associate: \$10.64; Associate & Spouse: \$27.25; Associate & Child(ren): \$21.65; Family: \$37.55
 - Option 2: UnitedHealthcare, Choice Plus 500 Plan
 - Members can seek care from in-network and out-of-network providers.
 - Preventive care covered 100% when received in-network.
 - Tier 1 Providers provide members the greatest value.
 - Not an HSA compatible health plan).
- Dental Insurance The premiums are a shared expense with 80% covered by Harvest Solar and 20% covered by the associate via a weekly payroll deduction. Premiums are based on level of coverage, i.e., Associate only, Associate & Spouse, Associate & Child(ren), Family).
- Vision Insurance: The premiums are a shared expense with 80% covered by Harvest Solar and 20% covered by the associate via a weekly payroll deduction. Premiums are based on level of coverage, i.e., Associate only, Associate & Spouse, Associate & Child(ren), Family).
- Group Life Insurance: \$50,000.00 of group life insurance, with and Accident Death clause. Premiums are covered by Harvest Solar
- Group Short Term Disability: 60% of your earnings, with a \$1,000.00 weekly maximum, are available for injury or illness after a seven-day waiting period. Premiums are covered by Harvest Solar.

- Voluntary Supplemental Programs: Accident, Critical illness, and Hospital Indemnity are available at the associate's expense. Plans are organized through Allstate and premiums are paid through payroll deduction.

At 90 Days of Employment:

- Paid Time Off (PTO): 40 Hours are available each year on January 1. PTO is available to assist you in managing your time off work for personal appointments. PTO does not rollover, nor is it paid out at the end of the year, unused PTO is forfeited. In the first year of employment available hours are prorated based on your date of hire.

The First of the Month After 90-Days of Employment:

- Harvest Solar 401k Plan: Associates are auto enrolled at a 3% deferral rate. The plan is administered by Vestwell. Auto enrolled contribution is invested in a "Retire-On-Time" plan. Once enrolled, the associate may make changes that include:
 - Increasing the Deferral Rate to the Applicable IRS Limits: A company match is available. When the associate defers 3%, Harvest Solar matches 3%. When the associate defers 4%, the Harvest Solar the first 3.5%. When the associate defers 5%, Harvest Solar matches the first 4%.
 - Changing the Account Type: Both a pre-tax and Roth account is available.
 - Changing the Investment Type: The plan offers standard plans to address risk or age of retirement, or the associate can customize their own investment.