

This is a brief overview of the benefits offered by Nortech Systems. This is a simplified summary of our benefits and not a legal document. In the event of a conflict, the actual legal plan document will take precedence. For accurate cost and coverage, review the specific plan documentation on the provider's website, call them or contact People Operations.



PHYSICAL WELL-BEING

Benefit	Description
<p>Medical / Rx Insurance</p> <ul style="list-style-type: none"> • Provided by HealthPartners • Phone 866.443.9352 • healthpartners.com <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Employee cost per paycheck starts as low as</p> <h1 style="text-align: center;">\$1.85</h1> </div> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>*Nortech will add up to</p> <h1 style="text-align: center;">\$1300</h1> <p>Wellness Incentive per calendar year to your HSA if you complete a confidential health risk assessment and additional wellness activities of your choice found on the Living Well section of the</p> </div>	<p>Eligibility: All Full-time employees enroll in one of five medical plans offered unless other insurance coverage is proven.</p> <p>Coverage begins on the 1st of the month after 30 days of employment</p> <p>Changes can be made during Annual Enrollment (effective January 1) or when a "Qualifying Event" occurs</p> <p><i>Plan Options: (dollar amount indicates the deductible for each plan)</i> Preventive care, wellness programs and Virtuwell online clinic included in all plans. See plan document for detailed coverage and costs</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <ul style="list-style-type: none"> • \$7600 HSA plan (No Mayo) • \$5000 HSA plan • \$3400 HSA plan • \$6000 Copay plan • \$1500 Copay plan </div> <p>*Wellness Incentive: - By completing a confidential health risk assessment and additional wellness activities, Nortech will contribute up to \$1300/year in your Medsurety HSA account on a prorated basis. If you are enrolled in a Nortech Copay plan (not HSA), Nortech will contribute through a premium deduction.</p> <p>Tobacco use - A surcharge will be added if anyone in your family on our medical insurance has used tobacco in the past six months.</p> <p>Spousal coverage - If your Spouse or Domestic Partner is eligible for ACA-Creditable medical insurance via their employer, adding them to our medical plan will incur a surcharge.</p> <p><i>Your share of the premium is withheld from your paycheck on a pre-tax basis.</i></p>

FINANCIAL WELL-BEING	
Benefit	Description
Short-Term Disability Long-Term Disability <ul style="list-style-type: none"> • Provided by Mutual of Omaha • Phone 800.877.5176 • mutualofomaha.com 	<p>Eligibility: Automatic enrollment to all full-time employees Coverage begins on the 1st of the month after 30 days</p> <ul style="list-style-type: none"> • Monthly premium covered by Nortech • STD benefits are 60% of your normal income up to \$2308/week for the first 120 days • LTD benefits are 60% of your normal income up to \$10,000/month and continues to age 65
Health Savings Account <ul style="list-style-type: none"> • Provided by Medsurety • Phone 888.816.4234 • medsurety.com 	<p>Eligibility: All full-time employees enrolled in an HSA medical plan may participate</p> <ul style="list-style-type: none"> • All contributions apply to the Annual IRS contribution • 2026 HSA limit is \$4400/single; \$8750/family; 55 plus can contribute \$1000 more • Earn tax-free interest on money saved in your HSA • Easy to use debit card to pay your medical expenses • Receive company contributions if you qualify for the Wellness Incentive by completing a confidential health risk assessment and additional activities
Flex Savings Account (FSA) <ul style="list-style-type: none"> • Provided by Medsurety • Phone 888.816.4234 • medsurety.com <p>*Limited Purpose Flex Plan</p>	<p>Eligibility: Full-time employees enrolled in a Copay medical plan Full-time employees enrolled in an HSA medical plan (with limits) Coverage begins on the 1st of the month after 30 days</p> <p>Changes are made during Annual Enrollment (effective January 1) or when a "Qualifying Event" occurs</p> <ul style="list-style-type: none"> • Annual \$2500 tax-free dollar limit to pay for medical expenses* • *Limited FSA for dental and vision expenses if you choose an HSA health plan • Annual \$2500 tax-free dollar limit to pay for eligible dependent care expenses
401(k) Profit Sharing Plan <ul style="list-style-type: none"> • Provided by Fidelity • Phone 800.835.5097 • 401k.com 	<p>Eligibility: Must be 18 years old and complete 3 months of service You will be automatically enrolled if you do not decline or choose to make your own elections.</p> <ul style="list-style-type: none"> • Contribute from 1% - 60% of eligible compensation, up to IRS limits, through pretax and/or Roth deferrals (2026 IRS limit = \$24,500) with automatic enrollment at 4% with an increase of 1% per year unless you make another choice • Age 50 & over: 2026 IRS Catch-up Contributions apply • Employee contribution 100% Immediate vested • Nortech makes a discretionary match on contributions up to 6% • Remember to elect a beneficiary for your 401(k) account and review your investment options

WELL-BEING AT WORK

Benefit	Description																				
Employee Assistance Program (EAP) <ul style="list-style-type: none"> • Provided by Mutual of Omaha • Hotline 800.316.2796 • mutualofomaha.com/eap 	Eligibility: <i>When your Life/AD&D/Disability benefits begin</i> <ul style="list-style-type: none"> • Confidential and free service providing assessment, counseling, resources, and referrals for a variety of issues 24/7 for you and your dependents • Three free visits or counseling sessions each year included 																				
Time Off	<p>Holidays - 11 paid holidays including one floating holiday</p> <ul style="list-style-type: none"> • Employee must work scheduled shift before and after holiday to be paid for holiday unless the employee has been given prior approval by their supervisor • Employees choose when to use their floating holiday <p>Leaves: Parental Leave, FMLA and Minnesota state mandated leaves including Paid Family Medical Leave are coordinated by contacting AbsencePro.</p> <p>PTO supports needs such as vacation, personal, or family illness, appointments, school, volunteerism, and other activities of the employee's choice</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Length of Service</th> <th style="text-align: center;">Level</th> <th style="text-align: center;">Annual Accrual</th> <th style="text-align: center;">Maximum Accrual Cap</th> <th style="text-align: center;">Maximum annual carry-over</th> </tr> </thead> <tbody> <tr> <td>Date of hire through end of 5th year</td> <td style="text-align: center;">1</td> <td style="text-align: center;">120</td> <td style="text-align: center;">120</td> <td style="text-align: center;">120</td> </tr> <tr> <td>Start of 6th year through end of 15th year</td> <td style="text-align: center;">2</td> <td style="text-align: center;">160</td> <td style="text-align: center;">160</td> <td style="text-align: center;">120</td> </tr> <tr> <td>Start of 16th year and continuing thereafter</td> <td style="text-align: center;">3</td> <td style="text-align: center;">200</td> <td style="text-align: center;">180</td> <td style="text-align: center;">120</td> </tr> </tbody> </table>	Length of Service	Level	Annual Accrual	Maximum Accrual Cap	Maximum annual carry-over	Date of hire through end of 5 th year	1	120	120	120	Start of 6 th year through end of 15 th year	2	160	160	120	Start of 16 th year and continuing thereafter	3	200	180	120
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GROWTH & DEVELOPMENT

Education Assistance	Nortech is committed to helping its employees grow and develop professionally. Full time employees are eligible to apply for financial assistance of up to \$5250 per calendar year to continue their formal education. Contact People Operations for more information on the requirements and how to apply for this program.
Growth and Development	<ul style="list-style-type: none"> • Career growth and paths for advancement and promotion. • Community events to learn new skills and support local causes • Recognize your peers and receive rewards through Awardco • Fun company social activities, picnics, and competitions