



2012

SGS Petroleum Service Corporation

Benefits Summary

As a member of the global SGS family, SGS Petroleum Service Corporation offers a comprehensive package of benefits to help employees and their families maintain health and well-being, save money, and better prepare for the future. Listed here is a summary of the key benefits and services offered.

For more information, please contact our Human Resources Department at (800) 264-8222.

Health Benefits

There's nothing more important than the health of our employees and their family members. SGS offers a variety of benefit options to provide employees and their eligible dependents with access to top-quality physicians, hospitals and other health care providers and services. Employees are eligible for benefits on the first of the month following 60 days of employment. Coverage includes:

- **Medical & Dental Insurance** – Three medical/dental insurance options are available, and SGS pays a portion of the premiums. Employees also have the option of adding a vision plan which provides benefits for eye exams, contact lenses and glasses.
- **Life Insurance** – SGS Petroleum Service Corporation provides a company-paid life insurance benefit in the amount of 1.5 times the employee's basic annual salary. A payroll-deducted supplemental life insurance plan is also available for employees and their dependents as well as a voluntary whole life plan.
- **Disability Insurance** – Long term disability insurance is provided to employees at no cost, to provide income replacement coverage in the event of disability. Short-term disability is offered as a voluntary benefit.
- **Accidental Death & Dismemberment Insurance (AD&D)** – SGS provides a benefit equal to one times earnings up to \$500,000. SGS also offers a payroll-deducted supplemental AD&D insurance plan.
- **Accident Insurance** – SGS offers an optional payroll-deducted accident insurance plan that provides a lump sum benefit to cover expenses associated with non-work-related accidental injuries.
- **Critical Illness Insurance** – SGS offers a payroll-deducted critical illness plan that provides a benefit up to \$10,000 if you experience one of six covered medical conditions.

Flexible Spending Accounts

SGS offers eligible employees the opportunity to establish Flexible Spending Accounts (FSAs). These accounts allow employees to set aside pre-tax dollars to pay for certain IRS-approved health care and/or dependent care expenses.

401(k) Plan

SGS offers a 401(k) retirement savings plan to eligible employees who have been employed by the company for at least three months. The company matches dollar for dollar the first 4% contributed by the employee and the next 2% at 50 cents on the dollar. This benefit provides employees with a great opportunity to build a retirement fund supplemented by the company's added contributions.

Employee Assistance Program

SGS provides employees and eligible dependents with access to counseling services through its Employee Assistance Program. This benefit is provided at no cost to the employee. Services are provided by an outside administrator and remain confidential.

Paid Vacations & Holidays

SGS provides full-time employees with paid time off for vacation. Holiday benefits vary by work group and job classification.

Direct Deposit & Credit Union Membership

Employees have the option of direct deposit for speedy deposit of payroll funds. Complimentary membership in the La Capitol Federal Credit Union is also available to all employees.

Employee Discounts

As a member of the SGS global family, our employees are eligible for group purchasing discounts for new automobile purchases, cellular phone service, homeowners' and automobile insurance coverage, and gym/health club memberships.