Benefits 2016

OUR QUALITY OF LIFE PROGRAM

gives all employees the opportunity to balance and enrich their lives, and to create a supportive work environment. The program integrates a number of components, including Paid Time Off (PTO) and telecommuting.

Paid Time Off (PTO)

Little provides a generous PTO program in which employees can use their days off however they choose - sick, vacation, personal and holidays. The total number of PTO days received depends on length of service (pro-rated for partial years worked - first and last year of employment - and for full-time staff working fewer than 40 hours per week).

NUMBER OF DAYS OFF	25	30	35
YEARS WORKED	(0-4)	(5-9)	(10+)

Little offices are closed in observance of designated holidays. If an employee chooses to work on a designated company holiday, he/she may take a day off at another time in the year.

Telecommuting

Through telecommuting, employees have more flexibility on where and when they work, providing more options and enabling them to serve clients and win business in new ways. Telecommuting requires a mutual agreement between employees and their managers.

Other Benefits

Medical, dependent care and qualified transportation expense reimbursement accounts offered on a pre-tax basis

Direct deposit and the services of Truliant Federal Credit Union, Carolina Cooperative Federal Credit Union and Founders Federal Credit Union

A confidential Employee Assistance Program available 24/7

Payment of professional licensing/registration/certification fees, as well as annual national, state and local professional organization dues

Reimbursement of registration and professional exam fees

LITTLE, recognized as one of the **"Best Firms to Work For"** nationally by a leading industry organization, is committed to having the best team of highly talented, highly motivated professionals, so we strive to provide our employees with the freedom, flexibility and resources needed to make the choices that work best for their life. In addition to a comprehensive benefits package that includes health, dental, life and disability insurance, Little offers a generous Paid Time Off (PTO) program, a tax-deferred 401(k) plan, telecommuting opportunities and an Employee Assistance Program (EAP) to all employees.

Health Insurance Providers

Our health insurance plan, a Preferred Provider Option (PPO) plan, is offered by BlueCross BlueShield of North Carolina, and our dental insurance plan is offered by Ameritas. Two plan options are available with varying deductibles and co-pays. Employee-only coverage is provided at no cost to the employee under our Consumer 1-2-3 plan. Our voluntary vision plan is offered by Ameritas, utilizing the Vision Service Plan (VSP) network.

Non-BeWell (Phase 0-1) Participant Rates

	MEDICAL BLUE CROSS BLUE SHIELD		DENTAL AMERITAS		VISION AMERITAS
Plan*	Consumer 1-2-3	Traditional	Core	Buy-up	Core
Employee	$25	$67.48	$24.24	$31.90	$6.59
Employee & Spouse	$167.50	$298.90	$54.56	$61.60	$11.09
Employee & Child(ren)	$145	$237.89	$48.44	$72.72	$11.31
Family	$302.50	$495.69	$78.70	$102.90	$17.90

BeWell (Phase 2-5) Participant Rates

	MEDICAL BLUE CROSS BLUE SHIELD	
Plan*	Consumer 1-2-3	Traditional
Employee	$0	$43.48
Employee & Spouse	$117.50	$251.40
Employee & Child(ren)	$95	$191.89
Family	$247.50	$448.19

Little's **BeWell** Program is a voluntary health and wellness program that was developed to reward Little employees for their efforts in developing and maintaining a healthy lifestyle. The program provides Little employees with health and fitness education, information about disease prevention and adverse behaviors that may affect employee health and advocates individual accountability for healthy lifestyle behaviors. The objective of BeWell is to help employees understand, adopt, and maintain a healthy lifestyle.

BeWell Program Benefits:
Improved health / Reduced illness / Reduced insurance premiums / Free appointments with a Nurse Coach focusing on you and your health and wellness goals / Increased productivity, energy, and performance for living

* Cost per semi-monthly pay period. Premiums are deducted on a pre-tax basis.

Retirement Planning

Little provides a retirement plan to all employees that consists of two elements: a 401(k) plan and a discretionary profit sharing plan. Company contributions may be made through the profit sharing plan, and employee contributions (salary deferrals) are made through the 401(k) plan.

Employees who meet the eligibility requirement (21 years of age) are eligible to participate immediately upon hire.

The profit sharing contribution is evaluated annually based on Company performance and regulated by Internal Revenue Code. Upon eligibility, the Company's contribution, if applicable, is based on employee annual base earnings paid during the period of eligibility. The employee's and the Company's contributions are 100% vested when made.

Life & Disability Insurance

Little provides all full-time employees with Basic Group Life insurance in the amount of $50,000, as well as short-term and long-term disability coverage at no cost to the employee. Additional voluntary life insurance coverage is also available for the employee as well as the employee's spouse and children.

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