



RICOH ELECTRONICS, INC.

Summary of Benefits

One Ricoh Square | 1100 Valencia Avenue | Tustin | CA 92680 | TEL: 714-566-2500

Ricoh Electronics, Inc. (REI) offers a comprehensive benefits package including Medical/Dental, Vision Care, 401K savings plan, and much more. Please see below for details on our insurance coverage and employee programs.

- ✍ **Health and Welfare**
- ✍ **Savings and Retirement Plan**
- ✍ **Holidays, Vacations and Paydays**
- ✍ **Additional Benefits**

Health and Welfare

Employees who work 30 hours or more are eligible for coverage in Ricoh's health and welfare plans on the first of the month coincident with or next following three months of employment.

Medical Coverage

Ricoh employees can select an HMO or a PPO medical plan.

Dental Coverage

Ricoh employees can choose between a dental HMO plan or a traditional dental plan.

Vision Plan

Anyone enrolled in a Ricoh medical plan is automatically enrolled in the vision plan. Ricoh pays 100% of the premium for employees and dependents.

Employee Assistance Program (EAP)

The EAP helps to identify and find resources to resolve personal problems related to stress, emotions, the family, and alcohol and substance abuse. In addition, certain legal and financial services are included. The program is paid for by REI and covers all employees and their household members.

Pretax Contribution Plan

Employees pay their contributions for medical and dental coverage with pretax dollars, reducing their gross taxable salary by the amount of their contributions.

Life Insurance

Ricoh pays for basic life insurance coverage for each employee equal to one times salary, rounded to the next higher \$1,000. There is a \$10,000 minimum and a \$100,000 maximum. Employees may also purchase supplemental life insurance.



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Accidental Death and Dismemberment (AD&D) Insurance

Ricoh pays for basic AD&D coverage for each employee equal to one times salary, rounded to the next higher \$1,000. There is a \$10,000 minimum and a \$100,000 maximum. Employees may also purchase employee only or family supplemental AD&D insurance.

Disability

Exempt employees are automatically enrolled in short- and long-term disability plans. Non-exempt employees in Georgia, where there is no state disability program, may purchase short-term disability insurance.

Savings and Retirement Plan

Employees are eligible to participate in our 401(k) plan on the first of the month following six months of employment. An employee may defer from 1% to 15% of plan compensation, up to the maximum set by the Internal Revenue Service. Ricoh matches 50% on the first 10% of compensation deferred. Profit sharing contributions may also be made to the 401(k) account by the company. Taxes on amounts contributed by employees and the company are deferred until they are withdrawn. Loans are available and contributions from prior qualified plans may be rolled into this plan at any time.

Holidays, Vacations and Paydays

Holidays

Ricoh offers paid holidays, including a plant shutdown during December.

Vacation

Ricoh employees begin earning vacation time from the first day of employment. Employees earn 80 hours of vacation per year during the first four years of employment. Employees with five through nine years of service earn 120 hours each year. After nine years of service, employees earn 176 vacation hours per year.

Paydays

Ricoh employees are paid every other Thursday.

Additional Benefits

Educational Reimbursement (Company Supported Education)

Bereavement Benefit

Credit Union

Theme Park Discounts

Service Awards

Casual Dress

Leaves of Absence

Rideshare Program

* Benefit may change without prior notice.