

06 *employee benefits summary*



PAID TIME OFF (PTO)

Accrual begins on date of hire, at the rates listed below:

YEARS OF CONTINUOUS EMPLOYMENT	ANNUAL PTO ACCRUAL RATE
0-5 years 120 hours	15 days
6-10 years 160 hours	20 days
11-15 years 200 hours	25 days
16-20 years 240 hours	30 days
21-25 years 280 hours	35 days

PAID TIME OFF PURCHASE PROGRAM

Allows the purchase of up to 120 hours of additional paid time off per year; eligible at open enrollment upon completion of six months of service.

PAID TIME OFF CASH-OUT PROGRAM

Employees are eligible to cash-out up to 120 hours of their accrued PTO within a rolling 12-month period, provided they have taken at least 80 hours of PTO during the prior 12 months.

HEALTH BENEFITS

Opus One pays approximately 97% of medical premiums and 100% of dental and vision premiums for the employee and eligible dependents.

Medical Plan	PPO
Dental Plan	PPO
Vision Plan	PPO
Life Insurance and AD&D	Basic life policy of 2x salary, additional \$20,000 flat amount, premiums paid by Opus One
Employee Assistance Program	EAP Program
Flexible Spending Account (Health Care and Dependent Care)	Up to IRS annual limits
Additional Voluntary Benefits	Life Insurance coverage available at group rates

RETIREMENT PLANS

401(k)	All employees are eligible after two months of service; authorized deductions allowed up to maximum IRS limits.
Money Purchase	Eligible after two months of service; 7% employer-only contribution based on employee's annual earnings. 100% vesting after 5 years.



ADDITIONAL BENEFITS

Employee Wine	Employee allocations (amount dependent on wine selection & employment status) distributed bi-annually. Overture given at Easter & Thanksgiving; Opus One & Overture at Christmas.
Tuition Reimbursement	Reimbursement of tuition, registration, lab and material costs taken at an accredited educational institution on the employee's own time. Courses must be approved by the supervisor prior to enrollment, and must reasonably relate to the employee's current position. Maximum reimbursement is 50% of cost up to a maximum of \$20,000 per calendar year.
Volunteerism Policy	All full-time employees are eligible to take up to 40 paid hours per year to participate in charitable or philanthropic activities.
Wellness Reimbursement Policy	All full-time and part-time employees who have been employed for six consecutive months are eligible for an annual reimbursement to use for his or her own participation in a wellness program, such as exercise memberships, massage, yoga and pilates studio memberships, swimming lessons, smoking cessation programs, and golfing.
Commuter Policy	In an effort to reduce traffic congestion in the Napa Valley and support our Green Initiatives, Opus One offers three options of commuting incentives for Oakville-based employees: Pre-tax benefits, carpool subsidy and bicycle subsidy.
Matching Gift Program	Opus One Winery recognizes the importance of charitable nonprofit organizations. To support the work of these organizations, Opus One Winery will match active employee gifts of at least \$100 up to a maximum of \$1,000 per gift. Additionally, there is an overall annual limit per active employee per year of \$2,000.