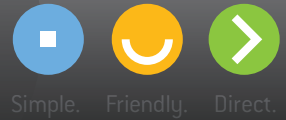


DIRECT ENERGY BENEFIT PROGRAMS



HEALTH & WELFARE

Medical

Direct Energy offers two types of PPO coverage, a standard PPO and the Consumer Choice Plan (CCP). The CCP is a high-deductible plan tied with a Health Savings Account (HSA). Direct Energy will make a contribution to the HSA account that would be pro-rated based on your enrollment into the CCP plan.

Flexible Spending Account (FSA)

Through the Flexible Spending Account (FSA), employees may use tax-free dollars to pay for Healthcare FSA, limited Healthcare FSA and Dependent Care FSA.

Dental

Two plan offerings are provided and each plan covers an extensive scope in preventive, restorative and orthodontia treatment.

Vision

Vision coverage is offered as it is important to the health and well-being of our employees.

Life and AD&D

Direct Energy provides employees with life insurance & AD&D coverage equal to twice your annual salary. The cost of this benefit is paid by Direct Energy.

Short-Term Disability

The Short-Term Disability benefit offers 70% of base pay up to 26 weeks. The cost of this benefit is paid by Direct Energy.

Long-Term Disability

The Long-Term Disability benefit is 66.67% of monthly earnings up to \$8,000 per month. The cost of this benefit is paid by Direct Energy.

Supplemental Life

Employees have the opportunity to purchase additional group life insurance for themselves and their dependents.

Employee Assistance Program (EAP)

Magellan's Employee Assistance Program is a voluntary, confidential, short-term counseling and advisory service that connects employees and their eligible family members to a network of dedicated professionals who are available to give assistance 24 hours a day. The cost of this benefit is paid by Direct Energy.

RETIREMENT

Direct Energy 401(k) Plan

Direct Energy will make a Safe Harbor Matching Contribution to your account. The amount will equal 100% of the first 3% of your compensation you contribute to the Plan and 50% of the next 2% of compensation you contribute to the Plan. Safe Harbor Matching Contributions are always 100% vested and non-forfeitable.

