

2010 Benefits Summary

Coverage becomes effective for eligible employees on the 1st of the month following 90 days of full-time employment.

DENTAL COVERAGE	
Service Carrier: Delta Dental USA Premier Network 1-800-510-9915 Deltadentalins.com	Subject to Calendar Year Deductible (CYD) of <u>\$50 per individual</u> up to \$150 Family Cap
Calendar Year Maximum	All dental services subject to \$1,500 per Individual maximum
Preventive Services	100% of Eligible Expenses (deductible waived) paid - (Exam Visits, X-rays, 2 cleanings per year)
Basic Services	80% of Eligible Expenses paid - (Fillings, extractions, periodontal treatment)
Major Services	50% of Eligible Expenses paid - (Crowns, bridges, dentures)

VISION COVERAGE	
Service Carrier: Anthem Blue Cross Blue Shield 1-866-309-4315	No Deductible
Eye Exam	An eye exam will be covered 100% up to a max of \$75 and allowed every 12-months per individual
Hardware Benefit	A hardware benefit up to \$180 every 24 months (includes contacts) per individual

SHORT-TERM DISABILITY COVERAGE	
Service Carrier: UnumProvident Contact Staker Parson Co. HR/Benefit Dept. 1-888-672-7766	Benefits start the first day of an accident and the eighth day of an illness.
Payroll Practice	\$250 per week up to 13 weeks

BASIC GROUP TERM LIFE INSURANCE COVERAGE	
Service Carrier: Prudential	Company Paid for all Employees = \$50,000
AD&D Rider	Benefit Doubles for Accidental Death; Benefit Triples for Accidental Death while wearing a Seat Belt
Dependent Life	\$2,000 for spouse and children from birth to 19 years old (25 years old for FT Students or FT Church Service)

SUPPLEMENTAL GROUP LIFE INSURANCE COVERAGE	
Service Carrier: Prudential	Medical underwriting is required.
Employee Coverage	\$20,000 to \$750,000
Spousal Coverage	\$20,000 to \$250,000
Child Coverage	\$5,000 or \$10,000
Convertible Coverage	Guaranteed conversion privilege available should employee separate employment with the Company

EMPLOYEE ASSISTANCE PROGRAM (EAP)	
Service Carrier: UNUM EAP	Employees and their dependents are eligible to participate in the Employee Assistance Program
Contact Number	Call Toll-Free 1-800-854-1446 *(English)* 1-877-858-2147 *(Spanish)*

OLDCASTLE MATERIALS, INC. RETIREMENT SAVINGS PLAN	
Service Carrier: Fidelity Investments 1-800-835-5095 www.401K.com	401(k) and Profit Sharing Plans
1) 401(k) VOLUNTARY DEFERRAL CONTRIBUTIONS: May elect 1% - 75% not to exceed \$16,500 annually (or \$22,000 annually if over age 50) for 2010	
2) 401(k) MATCH CONTRIBUTIONS: Effective on the first day of the month following one year of service from date of hire. Company will match 100% of the first 4% of your compensation for that payroll period that you elect to contribute.	
3) PROFIT SHARING CONTRIBUTIONS: Effective after employee obtains 1,000 hours in a 12 consecutive month period beginning with the employee's hire date and each plan year beginning on or after the employee's anniversary date of hire. Future profit sharing contributions will be formula driven and will be based on the performance of Oldcastle Materials Group. For plan years 2010 & 2011, the profit sharing contribution will be a minimum of 6% of eligible compensation.	