



McClane

INSURANCE

PERKS & BENEFITS GUIDE

Here's to raising the bar. This guide walks you through the flexibility, support, and perks designed to help you grow and make a difference, every day.

ABOUT MCCLONE



At McClone Insurance, we wake up with one goal: **make a difference.** That takes more than good intentions. It takes curiosity, action, and the guts to challenge an industry that's been too comfortable with the status quo. For decades, we operated like most in the insurance world. But we saw a broken model, one that wasn't built around the client or the team. So, **we walked away from the old playbook** and built something better.

What started in 1949 at Ralph "Cyclone" McClone's kitchen table has grown into a nationally recognized, family-owned firm with 130+ team members and clients across the globe. Still proudly rooted in Menasha, Wisconsin. Still privately held. Still doing the right thing, even when it's not the easy thing.

Our team is full of **sharp thinkers, kind humans, and steady doers.** Whether you're client-facing or behind the scenes, you're surrounded by people who take ownership, raise the bar, and care deeply about the work.

Around here, culture isn't an afterthought, it's intentional. Through our values, our McClone Code, and initiatives like McClone M.A.D.E., **we're building something that lasts.**

Because here, **your success is the point.** We don't separate life and work into neat little boxes. You're a whole person, and we're here to support you: your health, your goals, your family, your growth. Whether you're just starting your journey or stepping into leadership, we've designed our perks to meet you where you are and help you keep moving forward.

Flexible. Supportive. Generous.

That's what it means to be part of a team that's wired a little differently.

Scan this QR
code and enjoy!



Scan to hear from our CEO, Dustin McClone, on why doing the right thing isn't just a motto at McClone.



Service to Others Above All Else

We put people first, always. That means doing the right thing even when it's not the easy thing.

FULL-TIME TEAM MEMBER BENEFITS OVERVIEW



The perks and benefits outlined here are designed to support your life, not just your job. From flexible time off to development opportunities, our goal is to offer real, meaningful support to every team member. This is one of the ways we live out our values by taking care of each other and creating space for you to thrive, both at work and beyond.

MEDICAL INSURANCE

Comprehensive medical coverage to keep you and your family healthy. Plan options to fit your needs, including preventative care, prescription benefits, and access to a wide network of providers.

DENTAL INSURANCE

Coverage for routine exams, cleanings, and a range of dental procedures. Plans help you maintain good oral health with preventive and restorative care.

VISION INSURANCE

Vision plans to help cover annual eye exams, glasses, contact lenses, and discounts on corrective procedures.

SHORT-TERM DISABILITY

Team members receive 60% of their salary to a weekly maximum of \$1,500 up to 11 weeks for an injury or illness exceeding 2 weeks. McClone pays for this benefit.

LONG-TERM DISABILITY

Paid for by McClone, team members will receive 60% of their salary up to \$15,000 per month. Effective after the short-term disability plan benefit is exhausted.



Fanatical Attention to Consistency & Detail

Excellence lives in the details. We do the small things right because they drive big results.

McClone Medical & Prescription Drug Plans (Prairie States)

Team members can choose from two McClone plans that both offer comprehensive medical and prescription drug coverage, as well as no cost preventative care.

HSA-HDHP			Copay Plan	
DEDUCTIBLE	In Network	Out of Network	In Network	Out of Network
Single	\$2,500	\$5,000	\$3,500	\$5,000
Family	\$5,000	\$10,000	\$7,000	\$10,000
COINSURANCE				
	10%	30%	10%	30%
OUT-OF-POCKET MAX				
Single	\$3,500	\$7,000	\$4,500	\$8,000
Family	\$7,000	\$14,000	\$9,000	\$16,000
SERVICES				
Preventive	Covered 100%;	Deductible then 30%	Covered 100%	Deductible then 30%
Teladoc	Deductible then 10%	--	Covered 100%	--
Anovia Clinic	Covered 100%		Covered 100%	
Primary Care Office Visit	Deductible then 10%	Deductible then 30%	\$50 copay	Deductible then 30%
Specialist Office Visit	Deductible then 10%	Deductible then 30%	\$100 copay	Deductible then 30%
Urgent Care	Deductible then 10%	Deductible then 30%	\$150 copay	Deductible then 30%
Emergency Room	Deductible then 10%		\$500 copay Facility Charge; All Other Deductible, then 10%	



Fun & Family Oriented

We take our work seriously, not ourselves. Relationships matter, and life outside of work does too.

TEAM MEMBER BENEFITS OVERVIEW



LIFE INSURANCE & AD&D

McClone offers employer paid life and accidental death and dismemberment coverage of 1X annual earnings up to \$50,000 for team members, \$5,000 for spouse and \$2,000 for child(ren). Team members have the option to purchase additional coverage.

ID & FRAUD PROTECTION

Team members have the option to purchase comprehensive monitoring and resolution services to help safeguard against identity theft and fraud.

HSA & FSA OPTIONS

McClone offers pre-tax savings accounts to help cover out-of-pocket expenses. Depending on your plan, you may be eligible for a Flexible Spending Account (FSA) or Health Savings Account (HSA), both of which let you use tax-free dollars for qualified healthcare or dependent care costs.

LIFESTYLE SPENDING ACCOUNT (LSA)

Employer-funded benefit that allows team members to use allocated funds for a wide range of wellness-related expenses.

ACCIDENT INSURANCE

Team members have the option of purchasing accident coverage to assist with expenses associated with accidental injury.

CRITICAL ILLNESS INSURANCE

Team members have the option to purchase critical illness coverage to assist with expenses associated with a serious illness such as cancer, heart attack, or stroke.

HOSPITAL INSURANCE

Team members have the option to purchase hospital coverage to assist with expenses associated with inpatient hospitalization.

FULL-TIME TEAM MEMBER BENEFITS OVERVIEW



PAID TIME OFF

Vacation accrual begins immediately and is calculated on the number of hours worked. PTO increases with each year of service, up to a maximum of 25 days. Team members also receive 9 traditional paid holidays each year.

BEER & SUNSHINE DAYS

We kick off summer and send it out right with extra time to recharge. Team members get the Friday before both Memorial Day and Labor Day off—paid.

EDUCATION REIMBURSEMENT

\$500 per year for continuing education that offers growth in an area related to our industry.

401K BENEFITS

Team members are eligible for 401(k) benefits on the first of the month following three months of employment. You can make elective contributions up to the IRS maximum into either a pre-tax 401(k) or an after-tax Roth 401(k). McClone also provides a safe harbor contribution equal to 3% of your salary, and all contributions are 100% vested immediately.



Humility

We stay grounded, open-minded, and focused on the mission—not our egos.

FULL-TIME

TEAM MEMBER BENEFITS OVERVIEW



REVENUE SHARING PLAN

For eligible team members, starts the first of the month following 90 days of employment. Potential payout is between 0%-12% of your salary based on total additional revenue we earn during the year.

REFERRAL BONUS PROGRAM

Know someone who'd be a great fit? Team members can earn a cash bonus for referring successful candidates to open roles at McClone.

REWARD & RECOGNITION PROGRAM

We make it easy to celebrate great work through a peer recognition program where team members can give shoutouts and earn points toward meaningful rewards like gift cards, experiences, and more.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Free, confidential support is available to help with life's challenges, from mental health and stress to legal, financial, or family matters. This resource is available to team members and their household family members, anytime they need it.

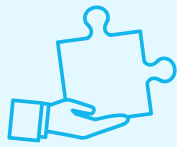
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MAKE A DIFFERENCE EVERY DAY



McClone M.A.D.E. is how we live out our purpose. It's not just about giving back, it's about showing up. **We're inspired to make an impact and enrich the lives of others.** Through hands-on service, community support, and personal generosity, our team puts values into action every day.



Paid Volunteer Time

Team members receive paid time off to volunteer, whether it's mentoring youth, serving meals, or supporting a cause that's personal to them.



Matching Contributions

We match team member donations up to \$500 annually to help their generosity go even further in the causes that matter most to them.



Year-Round Impact

Every dollar earned fuels our giveback. We're proud to reinvest 10% of our profit to support and strengthen our communities.



United Way 1:1 Matching

McClone offers a dollar-for-dollar match on team member donations to United Way, doubling your impact of your generosity in the communities we serve.



Hard Work & Continuous Self-Improvement

We're all in and we're always learning. We push ourselves to get better every day, because progress is part of the job.