

Overview of 2011 Employee Benefits

Full-time employees are eligible for benefits on the first of the month following 60 days of continuous employment except where otherwise noted.

Medical	<p>Choose between two Blue Cross and Blue Shield network medical plans:</p> <ul style="list-style-type: none">• Blue Edge HSA (consumer-driven plan features a health savings account with company funding),• Blue Standard PPO (features co-pays for office visits and deductible for all other services). <p>The company pays 75% of premium costs. Your cost varies according to your plan coverage: Employee, Employee + 1, Employee + Family.</p>
Dental	<p>Choose between two MetLife dental plans:</p> <ul style="list-style-type: none">• Standard (features 100% basic, 80% preventive, and 25% major care coverage),• Deluxe (features 100% basic, 80% preventive, 50% major, and 50% orthodontia coverage).
Vision	<ul style="list-style-type: none">• The EyeMed vision plan features eye exams for \$15 co-pay, glasses or contacts for \$30 co-pay. The company pays 100% of the premium when you elect medical coverage.
Flexible Spending Accounts	<p>Open either of both types of flexible spending account(s):</p> <ul style="list-style-type: none">• Health care FSA (eligibility begins after 6 months of employment),• Dependent care FSA. <p>Use pre-tax FSA dollars to pay eligible expenses. Contribute up to \$5,000 per account. The company pays all administrative costs.</p>
Basic Life and AD&D Insurance	<ul style="list-style-type: none">• Life insurance and AD&D coverage at two times annual earnings, up to \$500,000. The company pays 100% of the premium.
Disability Insurance	<ul style="list-style-type: none">• Short-term: 60% of weekly earnings, up to \$2,500/week, after 14 days of disability.• Long-term: 60% of monthly earnings, up to \$10,000/month, after 26 weeks of disability. The company pays 100% of the premium.
Employee Assistance Program	<ul style="list-style-type: none">• Confidential counseling and referral services, financial, and legal resources and support.• Free to all employees and their dependents. Coverage starts on first day of employment. The company pays 100% of the premium.
Optional Life and/or AD&D Insurance	<p>Additional life and/or AD&D insurance coverage is available:</p> <ul style="list-style-type: none">• Employee: in increments of \$10,000, up to \$500,000.• Spouse: in increments of \$10,000, up to \$250,000. Child(ren): increments of \$5,000, up to \$20,000. You pay 100% of the premium through payroll deductions.
Other Optional Benefits	<ul style="list-style-type: none">• Critical illness insurance provides a \$10,000 lump sum payment for covered medical conditions.• Legal plan provides in-person or over-the phone access to network attorneys.• Auto and home insurance offers discounts of up to 25%.• Veterinary pet insurance provides discounts on veterinary services. You pay 100% of the premiums through payroll deductions.
Vacation	<p>Accrue vacation hours each payperiod based on years of service:</p> <ul style="list-style-type: none">• Less than 6 years: 2 weeks per year (accrued at 1.54 hours per week),• Six to 15 years: 3 weeks per year (accrued at 2.31 hours per week),• 15 years or more: 4 weeks per year (accrued at 3.08 hours per week). <p>Vacation is calendar-year based and must be used in the year earned. All employees start the new year with a zero vacation balance. Employees may take the full vacation they will earn in a calendar year at anytime during the year after 90 days of service.</p>
Holidays	<p>Full- and part-time employees receive:</p> <ul style="list-style-type: none">• 8 paid holidays annually (eligible immediately), plus one personal day (eligible after 90 days).
Sick Leave	<ul style="list-style-type: none">• Accrue sick leave at .77 hours per week worked.• Sick leave hours available for use as earned. Sick leave may accrue to a maximum of 20 days.
401(k) Savings Plan	<p>Full- and part-time employees may participate in the 401(k) plan.</p> <ul style="list-style-type: none">• Eligibility begins on first day of employment. Company-match begins after one year.• Defer up to 30% of annual salary.• Company matches 100% of the first 3% of employee contributions and at 50% for the next 2%.
