

## Benefit and Information Fact Sheet as of April 1, 2010

### **Health Insurance**

A POS Plan is available through United Healthcare. The Company pays the majority of the premium. The employee pre-tax bi-weekly cost is shown below:

	<i>Employee Single</i>	<i>Employee &amp; Child</i>	<i>&amp; Spouse</i>	<i>Family</i>
<i>Employee Contribution</i>	<i>\$54.62</i>	<i>\$107.11</i>	<i>\$118.95</i>	<i>\$190.55</i>

### **Dental Insurance**

Our Dental PPO Plan is available through United Healthcare as well. The employee pre-tax bi-weekly cost for this plan is:

	<i>Employee Single</i>	<i>Employee &amp; Child</i>	<i>&amp; Spouse</i>	<i>Family</i>
<i>Employee Contribution</i>	<i>\$3.92</i>	<i>\$7.60</i>	<i>\$8.48</i>	<i>\$12.29</i>

### **Flexible Spending Accounts**

Flexible spending accounts allow you to set aside money for non-reimbursed health care and/or dependent day care expenses on a pre-tax basis.

A Health Care Account reimburses you for out-of-pocket health plan co-pays and deductibles, pharmacy co-pays, dental deductibles and co-insurance, eyeglasses, contacts and certain over-the-counter medications.

A Dependent Care Account reimburses you for dependent day care expenses including day care, before-and-after school programs, nursery school or preschool, summer day camp and even adult day care.

Account Type	Minimum Annual Contribution	Maximum Annual Contribution
Health Care Account	\$100	\$1,000
Dependent Care Account	\$100	\$5,000

### **Group Life Insurance**

If you die while insured for this benefit, your beneficiary will receive an amount equal to 2x your annual base pay rounded up to the nearest thousand. The maximum benefit is \$500,000. The company pays 100% of the cost this benefit.

### **Accidental Death & Dismemberment Insurance**

If your death is the result of an accident, in addition to the company paid life insurance benefit discussed above, your beneficiary will receive an amount equal to 2x your annual base pay rounded up to the nearest thousand. The maximum benefit is \$500,000. For accidental dismemberment you will be reimbursed per a specific schedule of benefits. The company pays 100% of the cost for this benefit.

## Benefit and Information Fact Sheet as of April 1, 2010

### **Supplemental Life Insurance**

This plan provides you with a benefit in addition to the company paid life insurance and may be purchased in increments of 1, 2, 3 or 4 times your base salary. The maximum insurance available is \$500,000. Premiums for this program are based on your age, salary, and the increment of insurance selected. If interested, please contact Human Resources for the rate applicable to you.

### **Short-Term Disability Insurance**

After 7 calendar days of illness, this insurance provides you with a benefit equal to 60% of your weekly earnings if you become wholly and continuously disabled from an accident or illness unrelated to your employment. The maximum benefit is \$700 per week, and the maximum benefit period is 26 weeks. The bi-weekly after-tax premium for this is \$.30 per \$10 of coverage.

*The above health and welfare benefits take effect 30 days after your date of hire.*

### **401(k) Plan**

The Company provides a 3% bi-weekly 401(k) contribution to employees beginning on the first day of the calendar quarter, following their date of hire. Employees are immediately 100% vested. Additionally, the 401(k) Plan is available for employee contributions of up to 60% of pre-tax earnings within IRS limits.

### **Sick/Personal Days**

The Company provides employees on a calendar year basis, paid personal and sick time as follows:

Position Classification	Personal Time Available	Sick Time Available	Accrual Rate
Non-Exempt	A combination of 6 personal and sick days	A combination of 6 personal and sick days	1 day for each 2 months of service
Exempt	2 days	See below	1 day for each 6 months of service

Exempt employees are compensated for sick time on a per occurrence basis until disability benefits, if applicable, apply. Please refer to our disability policies for a further description of disability benefits. While exempt employee sick time is compensated for, time taken in excess of six sick days per calendar year may be considered excessive.

Sick and personal time must be taken in at least one-half day or whole day intervals. Employees may use personal and sick time in advance of actual accrual.

## Benefit and Information Fact Sheet as of April 1, 2010

### **Vacation**

New employees accrue vacation during their first year depending on their date of hire. Employees hired between January 1<sup>st</sup> and March 31<sup>st</sup> are eligible for one week of paid vacation. Employees hired between April 1<sup>st</sup> and December 31<sup>st</sup> are not entitled to any vacation for the calendar year in which they are hired.

Thereafter, entitlement is as follows:

<u>Completed Years of Service</u>	<u>Paid Vacation</u>
½ year or less	1 week
Over ½ yr. but less than 4 ½ yrs.	2 weeks
Over 4 ½ yrs. But less than 9 ½ yrs.	3 weeks
Over 9 ½ yrs.	4 weeks

Under certain situations, such as business necessity, employees may be unable to use all of their vacation within the calendar year. Accordingly, a maximum of two weeks of vacation time may be carried into the first half of the following year. Carried over vacation not used by June 30 of the following year will be forfeited.

### **Paid Holidays**

The company observes 11 paid holidays throughout the calendar year.

### **Educational Assistance**

Employees are eligible for tuition assistance after six months of employment for company related certificate programs, undergraduate and graduate courses. Eligible employees are reimbursed 100% of tuition costs and registration fees upon receipt of a "pass" mark or better. Annual maximum is \$3,000.

### **Working Hours**

Working hours depend on department and are Monday through Friday, either 7:30 a.m. to 3:30 p.m., or 8:30 a.m. to 4:30 p.m. Second shift hours are Monday through Friday, 3:30 p.m. to 11:30 p.m., and third shift hours are Sunday through Thursday, 11:30 p.m. to 7:30 a.m.

### **Smoke Free Facility**

Our company offers a smoke free environment and smoking is permitted during an employees' lunch break and only in designated areas adjacent to our break rooms.

### **Personal Appearance**

Our Company is proud of its office and the professional appearance of its staff. The primary objective is to have employees project a professional image. However, not all casual clothing is appropriate for the office. Regardless of the item, it is essential to avoid wearing anything to the office that is excessively worn, frayed or wrinkled.

### **Salary Paychecks**

Paychecks are issued bi-weekly, every other Thursday. All employees, regardless of where they bank, are offered the convenience of direct deposit into savings and/or checking accounts.