Benefits Make A Difference



Outside Office Calendar Year 2014

Full Time Employees are eligible for benefits on the 1st of the month following or coinciding with 30 days employment.

BASIC LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Company Paid: 100% for Basic Life and AD&D

Provided by: MetLife

Coverage: One times your base salary (Commissions included) provided by HSA.

Optional Life: Employees have the option to purchase additional life insurance on

themselves and dependents. Specific cost information is located on the

ADP Portal.

HEALTH CARE- UNITY HMO

	Total Monthly Premium	HSA's Monthly Contribution	Employee's Monthly Contribution	Employee's Semi Monthly Contribution
Employee	\$627.99	\$425.21	\$202.78	\$101.39
Employee + 1	\$1,412.98	\$1,078.68	\$334.30	\$167.15
Employee + 2	\$2,040.97	\$1,601.97	\$439.00	\$219.50

DENTAL CARE- HUMANA

	Total Monthly Premium	HSA's Monthly Contribution	Employee's Monthly Contribution	Employee's Semi Monthly Contribution
Employee	\$41.65	\$28.95	\$12.70	\$6.35
Employee + SP	\$93.49	\$56.43	\$37.06	\$18.53
Employee + CH	\$86.41	\$49.35	\$37.06	\$18.53
Employee + FAM	\$140.11	\$89.27	\$50.84	\$25.42

VISION DISCOUNT PROGRAM

Employees are eligible for an eye exam through Unity Health Insurance if enrolled in Unity Health Insurance. Employees enrolled with Humana Dental will receive a vision discount at participating retailers. The discount can be as much as 50% off normal retail prices.

AFLAC

Employees are eligible to participate in the following optional programs offered through AFLAC; these programs are paid with pre-tax dollars, with the exception of Short Term Disability:

Accident

Short-Term Disability

Cancer/ Specified Disease

Hospital Confinement Indemnity

Specified Health Event

Hospital Intensive Care

Dental

Life

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Hospital Confinement Sickness Indemnity Vision

TASC

Pre-Tax money used for medical or dependent care expenses.

Medical Flex - \$2,500 IRS limit

DDC - \$5,000 IRS limit

DIRECT DEPOSIT

Employees are eligible to have their paychecks and expense checks deposited directly into their bank account. Pay statements are available through the ADP Portal and ADP iPay.

VACATION

All full-time employees are eligible for vacation based on length of service. Vacation is awarded as follows:

Length of Service Awarded*

90 days	24 hours	
1 year	40 hours	
2 - 4 years	80 hours	
5 - 9 years	120 hours	
10+ years	160 hours	

^{*}Awarded amounts are based on a 40 hour workweek. Eligible employees working less than 40 hours per week will receive a prorated vacation award.

SICK LEAVE

Sick leave is granted at the rate of 4 hours per month. Unused sick leave will carry forward from year to year. Employees will not be paid for any unused sick leave benefits upon termination.

COMPANY HOLIDAYS

Full-time employees are eligible for Company Holiday pay. Company holidays for the year 2014 are as follows; the company may change these holidays from year to year:

New Year's Day	01/01/14
Memorial Day	05/26/14
Independence Day	07/04/14
Labor Day	09/01/14
Thanksgiving Day	11/27/14
Christmas Day	12/25/14

Some departments may still be open and operating on holidays.

Employees must be present at work on the last scheduled day prior to the holiday and the first scheduled day after the holiday to receive holiday pay. If an employee is scheduled and works on a recognized company holiday, the holiday will fill the requirement of working the day before or the day after but will not fill both requirements.

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Full-time employees receive two floating holidays each year on January 1st. In the first calendar year of employeent, two floating holidays will be awarded at hire for employees who begin work in the first calendar quarter (on or before March 31st). One floating holiday will be awarded at hire for employees who begin after the first calendar quarter (on or after April 1st). Each floating holiday is equal to the number of hours of the employee's regularly scheduled shift. Floating holidays must be used in the calendar year they are awarded.

401K SAVINGS PLAN

The 401(k) savings plan is available to all regular full-time employees who are 21 years of age or older. Participation in the plan may begin after a minimum of one year of employment and at least 1000 hours of service. On line account access is available.

Employees may contribute 1% to 100% of their pre-tax earnings. Company will match 10% of the first 5% of compensation that an employee contributes. Employees will be totally vested after 6 or more years of service.

Years of Service	Percentage Vested
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

PlanSource

This is an overview of the available benefits. Please refer to PlanSource located in the resource section of the ADP Workforce Now Portal for detailed plan information and forms.

The user name for the PlanSource website is outsideoffice and the password is employee.