

EMPLOYEE BENEFITS AT-A-GLANCE 2008

BENEFITS	WHEN YOU ARE ELIGIBLE	BENEFITS RECEIVED												
<p>Paid Time Off (PTO) Vacation, Holiday, Sick</p> <p>** Accrual on actual hours paid</p> <p>HR</p>	<p>PTO effective after the third month of employment is completed. PTO will begin accruing the pay period that the fourth month anniversary falls into.</p>	<table border="0"> <tr> <td>04 mos – 12 mos</td> <td>16.5 days</td> </tr> <tr> <td>13 mos – 24 mos</td> <td>23 days</td> </tr> <tr> <td>25 mos – 36 mos</td> <td>24 days</td> </tr> <tr> <td>37 mos – 48 mos</td> <td>25 days</td> </tr> <tr> <td>49 mos – 60 mos</td> <td>26 days</td> </tr> <tr> <td>61 mos +</td> <td>27 days</td> </tr> </table> <p>The above figures represent the max. accrual based on years of service. PTO accruals shown on this chart are based on working (80) hours per pay period. The actual yearly PTO accrual may vary if your total hrs per pay period is less than (80) hours.</p>	04 mos – 12 mos	16.5 days	13 mos – 24 mos	23 days	25 mos – 36 mos	24 days	37 mos – 48 mos	25 days	49 mos – 60 mos	26 days	61 mos +	27 days
04 mos – 12 mos	16.5 days													
13 mos – 24 mos	23 days													
25 mos – 36 mos	24 days													
37 mos – 48 mos	25 days													
49 mos – 60 mos	26 days													
61 mos +	27 days													
<p>Extended Illness Bank HR</p>	<p>After 90 days (must use 24 consecutive hours of PTO before using EIB).</p>	<p>6 days per year. Part-time 3 days per year.</p>												
<p>Health Insurance</p> <p>Lifetimes: (800) 566-4114</p>	<p>1st of the month following 60 days of employment/change in status. Employee contributes.</p>	<ul style="list-style-type: none"> . PPO . HMO – One Source EPO . Dependent coverage available 												
<p>Additional Prescription Rider</p> <p>Lifetimes: 1 (800) 566-4114</p>	<p>1st of the month following 60 days of employment/change in status. Employee contributes.</p>	<p>PPO Only</p>												
<p>Additional Medical Rider</p> <p>Lifetimes: 1 (800) 566-4114</p>	<p>1st of the month following 60 days of employment/change in status. Employee contributes.</p>	<p>PPO Only</p>												
<p>Dental Insurance</p> <p>Met LifeDental (877) 638-4422 Compdent (800) 342-5209 Cigna (800) 367-1037</p>	<p>1st of the month following 60 days of employment/change in status. Employee contributes.</p>	<ul style="list-style-type: none"> . Metlife PPO – deductible . Cigna DMO . ADP <p>Dependent coverage available</p>												
<p>Life Insurance</p> <p>Prudential (800) 778-3827</p>	<p>1st of the month following 60 days of employment/change in status. Employee Pays discounted premium.</p>	<p>Choice of coverage amount. Dependent coverage available.</p>												
<p>Long Term Disability</p> <p>Unumprovident (877) 286-2389</p>	<p>1st of the month following 60 days of employment/change in status. Employee Pays discounted premium.</p>	<p>Income replacement 50% or 60% of monthly pay. Waiting period 5 months after injury/illness.</p>												
<p>Flexible Spending</p> <p>(877) 888-3539</p>	<p>1st of the month following 60 days of employment/change in status.</p>	<p>Medical/Vision Account. Daycare Account.</p>												
<p>Tuition Assistance</p> <p>HR</p>	<p>After 6 months of employment, PT and FT employees.</p>	<p>100% tuition, up to \$2,000 assistance for approved courses passed with a “C” or better.</p>												
<p>401 K (per diem employee eligible)</p> <p>Lifetimes: (800) 566-4114</p>	<p>Eligible 1st of month following 60 days of employment.</p>	<p>15% max contribution. Partial company match 100%, max 3%.</p>												
<p>Short Term Disability</p> <p>Supplemental insurance</p>	<p>Enrollment once a year. Per diems may participate with direct bill. Employee Pays discounted premium.</p>	<p>Income replacement 60% of monthly pay up to 6 months after injury/illness.</p>												
<p>Guardian Legal</p> <p>Supplemental insurance (Core Plus Benefits) (954) 422-5605</p>	<p>Enrollment once a year. Per diems may participate with direct bill. Employee Pays discounted premium.</p>	<p>Pre-paid legal services.</p>												
<p>Eastern Financial Fed. Credit Union - EFFCU</p>	<p>Immediately – EFFCU</p>	<p>Payroll deductions for checking, savings and loans.</p>												
<p>IBM SEFCU</p> <p>(561) 982-4700</p>	<p>Immediately – IBM SEFCU</p>	<p>Payroll deductions for checking, savings and loans.</p>												

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BENEFITS	PRICE LIST			
Health Insurance Lifetimes: (800) 566-4114	Coverage: FULL TIME	ONESOURCE EPO	SMART CARE VALUE	SMART CARE BASE PLAN – PPO
	Emp Only	\$21.37	\$21.34	\$39.34
	Emp + 1	\$64.73	\$72.73	\$117.73
	Emp + 2	\$79.77	\$82.24	\$122.24
	Emp + 3	\$98.32	\$146.16	\$200.16
	PART TIME			
	Emp Only	\$26.70	\$35.90	\$ 53.90
	Emp + 1	\$81.65	\$112.99	\$157.99
	Emp + 2	\$100.66	\$126.79	\$166.79
	Emp + 3	\$124.49	\$212.92	\$266.92
	<i>* Per pay period</i>			
	Additional Prescription Rider Lifetimes: 1 (800) 566-4114	Coverage – PPO ONLY FULLTIME AND PART TIME RATES		
EMP ONLY		EMP +1	EMP +2	EMP +3
\$8.00		\$17.00	\$21.00	\$25.00
<i>* Per pay period</i>				
Additional Medical Rider Lifetimes: 1 (800) 566-4114	Coverage – PPO ONLY FULLTIME AND PART TIME RATES			
	EMP ONLY	EMP +1	EMP +2	EMP +3
	\$15.00	\$31.00	\$39.00	\$46.00
	<i>* Per pay period</i>			
Dental Insurance Met LifeDental (877) 638-4422 Compdent (800) 342-5209 Cigna (800) 367-1037	FULLTIME RATES			
		Comp Dent ADP	CIGNA DHMO	Met Life PPO
	EMP ONLY	\$3.57	\$4.49	\$9.90
	EMP +1	\$6.67	\$8.67	\$19.84
	EMP +2	\$8.08	\$12.35	\$27.74
	EMP +3	\$9.00	\$14.46	\$35.97
	PART TIME RATES			
	EMP ONLY	\$4.67	\$5.88	\$12.24
	EMP +1	\$8.73	\$11.35	\$24.92
	EMP +2	\$10.58	\$16.14	\$35.30
	EMP +3	\$11.78	\$18.89	\$46.81
	<i>* Per pay period</i>			