

SUMMARY OF BENEFITS

HEALTH AND WELFARE BENEFITS

- Comprehensive Health Coverage includes medical, prescription drug and vision exam coverage (ECR).
- Dental Insurance (ECR).
- Basic Life Insurance and Accidental Death and Dismemberment Insurance (EF).
- Long-Term Disability Coverage (EF).

ECR = Employee Contribution Required
EF = Employer Funded

PAID LEAVE (SALARIED EMPLOYEES ONLY)

- Full-time salaried employees will be given paid time off and holidays according to the following schedule:

SERVICE PERIOD	PAID TIME OFF AND HOLIDAYS
Year 1 through 3	25 days per year
Years 4 and beyond	30 days per year

- The number of holidays and holiday schedule is determined by each employee's work location and assignment.
- The number of holidays that an employee is granted each year is subtracted from the above paid leave schedule to become the employee's paid time off accrual.

401(k) BENEFIT

- 401(k) Plan -- administered by CDM Retirement Consultants.
- Maximum pre-tax employee contribution is \$16,500 (subject to IRS limits).
- Employees may contribute up to 75% of their eligible compensation in pre-tax contributions (subject to IRS limits).
- Employer Match (100% of your pre-tax contributions up to 3% of eligible compensation, plus 50% of your pre-tax contributions on the next 2% of eligible compensation). If you contribute 5% of your eligible compensation, you will receive the maximum match of 4% of eligible compensation.

FLEXIBLE SPENDING ACCOUNTS

- Flexible Spending Account for Child or Dependent Care.
- Flexible Spending Account for Uncovered Medical, Dental, or Vision Expenses.

ADDITIONAL BENEFITS

- Flexible Work Arrangements (including flextime and compressed workweek – dependent upon supervisor and/or client approval).
- United Healthcare 24 -- a service that is staffed by registered nurses and counselors accessible via a toll free number who offer information and resources that can help employees and their families identify and resolve problems affecting physical and emotional health. Care24 also offers a health information library that is accessible via a toll free number or the internet.
- Automatic Deposit of paychecks.

- Guardian WorkLife Matters – a service that is staffed by counselors who provide assistance finding solutions to daily living problems. (For more information, login to www.ibhworklife.com, username **Matters**, password **wlm70101**.)
- Leaves of Absence -- Family & Medical Leave (without pay), Parental Leave (without pay), Personal Leave (without pay), Military Leave (with pay for reserve and without pay for Active Duty), and Court-Duty Leave with pay.
- Candidate Referral Bonus. Paid to staff members who refer a candidate that is successfully hired and placed on an assignment. New employee must complete 90 days of service.
- New Business Opportunity Rewards Program. Paid to employees who refer business opportunities into new accounts, after work is begun.

Eligibility for all benefits depends upon the successful completion of applicable eligibility requirements.