



EMPLOYEE BENEFITS REFERENCE SHEET

VACATION / TIME OFF POLICY

- New employees get ten (10) days paid vacation per year
- Vacation is accrued at a rate of 10/12 of a day per month (which is equivalent to 10 days on an annual basis) starting from the first day of the first complete calendar month of service
- Employees are eligible to begin using vacation time after three (3) complete calendar months of service
- Personal time off must be approved by a manager.
- Vacation increases to fifteen (15) days per year after five (5) years of service
- Paid holidays coincide with client holiday schedule, if work is done at client site. Otherwise, the Stock Market Holiday Schedule is used

401K PLAN

- Employees can contribute up to the maximum limit as set by the IRS per year
- Eligibility begins after three (3) complete calendar months of service
- Employees can enter into the plan at the beginning of each quarter
- Company contributes 3% of employee's annual compensation into the employee's plan based on employee eligibility requirements
- Contributions are pre-tax
- Contributions are made via payroll deductions
- Choose from a variety of investment vehicles

HEALTH INSURANCE

- Major medical coverage is offered, unless waived by the employee.
- Eligibility to participate in the plan begins after three (3) complete calendar months of service
- Employee contributions are made via payroll deductions
- Employees contribute 25% of the monthly premiums to participate in the plan. Company pays the remaining 75%. Sample premium payments are shown below.

Plan Type	Company Contribution	Employee Contribution	Total Monthly Premium
Single	\$300.00	\$100.00	\$400.00
Parent and Child	\$525.00	\$175.00	\$700.00
Husband/Wife	\$675.00	\$225.00	\$900.00
Family	\$900.00	\$300.00	\$1,200.00

Amounts shown above are for SAMPLE USE ONLY and are subject to change based on current rates.