



Summary of Benefits

Medical Coverage	Blue Cross - Eligibility on first day of employment - cost shared between company and employee								
Prescription Drug Coverage	Part of medical program - includes mail-order prescription option.								
Dental Coverage	Eligibility on first day of employment - cost shared between company and employee.								
Vision Care Coverage	Limited coverage within Medical Plan. Separate Plan from Medical available - employee paid.								
(Flexible Spending) Health Care Reimbursement	Employee Paid								
(Flexible Spending) Dependent Care Reimbursement	Employee Paid								
Employee Assistance Program	Company Sponsored								
Short-Term Disability	Company Paid								
Long-Term Disability	Company Paid								
Basic Life Insurance	\$50,000 – Full time employees - Company Paid								
Optional Life Insurance	Up to \$500,000, first \$100,000 no medical information required.								
Dependent Optional Life Insurance	Spouse up to 50% of employee's-Over \$25,000 requires Med Info								
Accidental Death & Dismemberment	\$50,000 - Full Time Employees - Company Paid								
Business Travel Accident Insurance	Company Paid								
401K Savings & Investment Plan	MassMutual Financial - eligible on first day of employment - tax deferred savings - Safe Harbor matching contributions - immediate vesting								
Long Term Care	MassMutual Financial - Employee paid								
Identity Fraud Expense	Up to \$25,000 - Company Paid								
Paid Time Off	<table border="0"> <tr> <td>Years</td> <td>PTO</td> </tr> <tr> <td>0-3</td> <td>15 days</td> </tr> <tr> <td>4-6</td> <td>20 days</td> </tr> <tr> <td>7+</td> <td>25 days</td> </tr> </table>	Years	PTO	0-3	15 days	4-6	20 days	7+	25 days
Years	PTO								
0-3	15 days								
4-6	20 days								
7+	25 days								
Holidays	10 per year								
Jury Duty	3 days								
Military Reserve Duty	10 days per year								
Educational Assistance	Up to \$3,000 per calendar year								
Bereavement Leave	3 days for immediate family								
Employee Referral Bonus	\$500.00 Exempt - \$250.00 Non-Exempt: after 90 days								

Benefits are subject to change. Further details are included in corporate policies.