

BENEFIT PLAN	PROVIDER	DETAILS	ELIGIBILITY BEGINS	ELIGIBILITY ENDS
Medical	Cigna	PPO - 3K Base plan; PPO - 1K Buy Up	First of the month following hire date	Last day of termination month
Dental	Cigna	PPO Plan	First of the month following hire date	Last day of termination month
Vision	Lucent		First of the month following hire date	Last day of termination month
Ground/Air Ambulance	MASA	Covers any ground or air ambulance in the United States or Canada. Prevents Balance Billing	First of the month following hire date	Last day of termination month
Flexible Spending Account: Health		Annual Max: \$3,200 (can carry over \$640 to next year)	First of the month following hire date	On date of termination
Flexible Spending Account: Dependent		Annual Max: \$5,000	First of the month following hire date	On date of termination
Critical Illness	Principal	Provides a lump sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. Can be used to pay out of pocket expenses or daily expenses.	First of the month following hire date	Last day of termination month
Accident	Principal	Pays a cash benefit if you or an insured dependent are injured as a result of a covered accident.	First of the month following hire date	Last day of termination month
Short-Term Disability	Principal	60% of base salary for 1,000 hours	First of the month following hire date	Last day of termination month
Long-Term Disability	Principal	60% of base salary. Existing condition limitation for disabilities that occur within 12 months from hire date	First of the month following hire date	Last day of termination month
Life Insurance - Non-Contributory (Company Paid)	Principal	2X Salary	First of the month following hire date	Last day of termination month
Life Insurance - Voluntary (Employee Paid)	Principal		First of the month following hire date	Last day of termination month
Life Insurance Voluntary: Spouse/Children	Principal		First of the month following hire date	Last day of termination month
LATA 401k & Profit Sharing Plan	Merrill Lynch	Can contribute before-tax or Roth and catch-up. Company match (50 cents on the dollar, up to 8%). Vest at 20% per year for company contributions.	On hire date	Contributions cease when employment ends
Paid Time Off: Annual Leave & Sick Leave		First Year - Up to 80 hours Accrued Annual Leave; Up to 80 hours Accrued Sick Leave	On hire date, pro-rated based on hire date within calendar year	On date of termination
Employee Assistance Plan (EAP)	Principal	EAP Coordinator is Magellan Healthcare: (800) 450-1327 Counseling services: 3 free sessions	On hire date	On date of termination