PROGRAM OVERVIEW – Benefits Summary

BENEFIT	COVERAGE
Medical Benefits	Highmark PPO Blue Plans with choice of 2 levels of coverage. Benefit includes $20 co-pay for office visits.
Prescription Drug Benefits	Plan A: Annual Deductible -- $100/individual; $200/family 31 day (Retail) supply: 30% coinsurance $15 minimun/$100 maximum per script 90 day (Mail Order) supply: 30% coinsurance $30 minimum/$200 maximum per script Plan B: 31 day (Retail) supply: $20 (generic); $45 (brand) 90 day (Mail Order) supply: $40 (generic); $90 (brand)
Dental Benefits	United Concordia PPO plans with choice of 2 levels of coverage. Low: 100% for preventive services; 50% for basic services; 0% for major services High: 100% for preventive services; 80% for basic services; 50% for major services
Vision Benefits	Davis Vision PPO Plan covering eye exam, lenses and frames annually
Flexible Spending Accounts (FSAs) *Health Care:*	Minimum plan year contribution of $260 Maximum plan year contribution of $2,000
Dependent Day Care:	Minimum plan year contribution of $260 Maximum plan year contribution of $5,000 ($2,500 if married and filing separate tax returns.)
Life Insurance/Accidental Death & Dismemberment (AD&D)	Company provides 1½ times annual base salary up to maximum of $100,000 for both life & accidental death.
Short-Term Disability (STD)	Up to 66²/³% of base weekly salary up to maximum of $400/week for up to 12 weeks for illness or injury that is not job related.
Long-Term Disability (LTD)	Up to 60% of base weekly salary up to maximum of $4,000/month when you are continually disabled for more than 12 weeks for illness or injury that is not job related.
401(k) Retirement Plan	Eligibility on the 1st of month following 1 year of service Discretionary Employer Contribution Employees may make voluntary contributions immediately Full vesting after 6 years
Vacation (9 mo. school employees not eligible)	
Fulltime Employees:	Annual accrual of 80 to 200 hours based upon years of service
Part-time Employees:	Employees regularly scheduled for 12 but less than 40 hours per week accrue on a pro-rated schedule consistent with regularly scheduled hours.
Holidays	Company provides 11 paid holidays per calendar year
Sick Time	After completion of 6 mo. introductory period, accrual of 32 hours during 1st year and 64 hours/year thereafter, up to maximum of 480 hours
Personal Time	16 hours per year after 1 year of service (awarded 1st full pay period after 1 year)
Bereavement Leave	Up to 3 days of paid leave upon the death of member of immediate family; 2 days for close relative outside immediate family
Tuition Reimbursement	Up to 2 years of service, maximum $600/fiscal year; more than 2 years of service, maximum $1,200/fiscal year. Grade of "C" ("B" for graduate courses) or better is required
Tuition Discounts	Tuition discounts available from several local colleges & universities as long as participating in Company Tuition Reimbursement Program. Specific course of study may apply.
Employee Assistance Program (EAP)	Back on Track provides confidential 24-hour, toll-free hotline and Web site with information and up to 5 counseling sessions for almost any life issue such as: family, child care, financial, legal, and many more