



Benefits at a Glance

ER = Employer / EE = Employee

BENEFIT	ELIGIBILITY	PLAN(s)	COST/MONTH
Medical	1 st of month following Date of Hire	Self-funded PPO; Premier & Classic Plans, High Deductible Health Plan with HSA; Coverage includes Rx; Separate Vision Plan; Opt Out Credit; administered by United Healthcare (www.uhc.com)	Shared Cost (pre-tax) Approx. 77% ER/23% EE
Dental	1 st of month following Date of Hire	Self funded PPO; Premier and Classic level plans; includes Ortho benefit with no age limit; administered by Delta Dental of New York	Shared Cost (pre-tax) Approx. 77% ER/23% EE
Domestic Partner Insurance	1 st of month following Date of Hire	Available for: Same sex only; Medical, Dental & Vision Insurance	Shared Cost on combined pre-tax and after-tax basis
Flexible Spending (FSA)	1 st of month following Date of Hire	Dependent Care Reimbursement Medical/Dental Reimbursement	100% EE Paid (pre-tax); \$5,000/yr Max \$5,000/yr Max
401(k) Plan	Immediately after Merrill Lynch receives enrollment data from your 1 st payroll check.	<ul style="list-style-type: none"> Multiple fund choices Advice Access Online Access Free Financial planning 	EE can contribute between 1% and 50% of pay
Core Life Insurance	1 st of month following Date of Hire	2X Salary to \$250,000 max	100% ER Paid
Optional Life - Employee	1 st of month following Date of Hire	\$50,000 increments to \$500,000 max	100% EE Paid Age Based Rate (pre-tax)
Optional Life - Spouse	1 st of month following Date of Hire	\$25,000 increments to \$250,000 max	100% EE Paid Age Based Rate (after tax)
Optional Life - Child	1 st of month following Date of Hire	\$5,000 & \$10,000 increments	100% EE Paid Flat Rate (after tax)
Core AD&D	1 st of month following Date of Hire	2 x Salary to \$250,000 max	100% ER Paid
Optional AD&D	1 st of month following Date of Hire	EE only / EE + Family Coverage; \$10,000 increments to \$250,000 max	100% EE Paid Flat rate per \$10,000 (after tax)
Disability Insurance	1 st of month following Date of Hire	<p><u>Short Term:</u> 60% of base salary* if <1 yr service; 80% base salary* if >1 yr service (first 6 weeks only) *some commissions included</p> <p><u>Long Term:</u> After 26 weeks of Short-term Disability, pays 60% of salary with some commissions included</p>	100% ER Paid 100% ER Paid

