



2011 Benefits at a Glance

ER = Employer / EE = Employee

BENEFIT	ELIGIBILITY	DETAILS	COSTS PAID BY
Medical	1 st of month following Date of Hire	Self-funded PPO; Enhanced, Basic & Consumer Driven Health Plans; All Plans include Rx; Administered by United Healthcare	Shared Cost (pre-tax) Approx. 75% ER/25% EE Tobacco User vs Non-Tobacco User Rates Apply
Dental	1 st of month following Date of Hire	Self funded PPO; Enhanced & Basic Plans; includes Ortho benefit for children only; Administered by Delta Dental	Shared Cost (pre-tax) Approx. 70% ER/30% EE
Vision	1 st of month following Date of Hire	Self-funded PPO; Enhanced & Basic Plans; Administered by United Healthcare	Shared Cost (pre-tax) Approx. 50% ER/50% EE
Domestic Partner Insurance	1 st of month following Date of Hire	Same-sex partners only; Medical, Dental & Vision Insurance	Shared Cost on combined pre-tax and after-tax basis
Flexible Spending Accounts (FSA)	1 st of month following Date of Hire	Two Plans: <u>Dependent Care (Day Care Services)</u> Healthcare (Med, Den, Vis, Rx)	100% EE Paid (pre-tax); <u>\$5,000/yr Max</u> \$5,000/yr Max
Health Savings Account (HSA)	1 st of month following Date of Hire	Single Plan; EE + 1 or Family Plan	EE Contributions (pre-tax) to IRS Max; Plus ER Money provided
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 (pre-tax) to IRS Max
Core Life Insurance	1 st of month following Date of Hire	2X Salary to \$250,000 max	100% ER Paid
Voluntary Life - EE	1 st of month following Date of Hire	\$50,000 increments to \$500,000 max	100% EE Paid EE Age Based Rate (pre-tax) Tobacco User vs Non-Tobacco User Rates Apply
Voluntary Life - Spouse	1 st of month following Date of Hire	\$25,000 increments to \$250,000 max	100% EE Paid EE Age Based Rate (after tax)
Voluntary Life - Child	1 st of month following Date of Hire	\$5,000 & \$10,000 increments	100% EE Paid Flat Rate (after tax)
Core Accident Insurance (AD&D)	1 st of month following Date of Hire	2 x Salary to \$250,000 max	100% ER Paid
Voluntary AD&D	1 st of month following Date of Hire	EE only or 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 salary* if <1 yr service; 80% salary* if >1 yr service (first 6 weeks only)</p> <p><u>Long Term:</u> After 26 weeks of Short-term Disability, pays 60% of salary</p>	<p>100% ER Paid</p> <p>100% ER Paid</p>

BENEFIT	ELIGIBILITY	DETAILS	COSTS PAID BY
Time Off	Based on Date of Hire:	<p>Vacation Time:</p> <p>Months 1- 12 – up to 80 hours per year based on date of hire</p> <p>Months 13-60 – up to 120 hours per year based on date of hire</p> <p>Month 61 and over – up to 160 hours per year based on date of hire</p> <p>Holidays: 6 days/yr (scheduled)</p> <p>Floating Holidays: 40 hours /yr (unscheduled) based on date of hire</p> <p>Sick Time: 48 hours/yr</p> <p>Personal Time: 16 hours/yr based on date of hire</p> <p>Community Service Time: 4 hours/mo</p>	<p>100% ER Paid</p> <p>3.08 hours per pay period</p> <p>4.62 hours per pay period</p> <p>6.15 hours per pay period</p> <p>100% ER Paid</p> <p>100% ER Paid</p> <p>100% ER Paid</p> <p>100% ER Paid</p> <p>100% ER Paid</p>
Voluntary Benefits	Date of Hire:	<ul style="list-style-type: none"> • Awards and Recognitions • Sales incentive programs • Wellness Benefits • Referral program • Free \$500 New-Baby Savings Bonds ~~~~~ • Commuter FSA • Auto and Home Insurance • Pet Insurance • Employee Discount Program 	<p>100% ER Paid</p> <p>~~~~~</p> <p>100% EE Paid</p>
	1 st of month following Date of Hire	<ul style="list-style-type: none"> • Employee Assistance Program (EAP) • Scholarship Awards • Free Flu Shots ~~~~~ • Pre-Paid Legal Insurance • Credit Union • Banking Services • 529 College Savings Plan 	<p>100% ER Paid</p> <p>100% EE Paid</p>