

## Paid Time Off



Full and part-time employees are eligible for paid time off (PTO) as reflected below. An employee begins to earn PTO on the first day of employment.

PTO is prorated the first year of employment. A new employee will be advanced PTO after 90 days of employment. Employees may carry over a maximum of 40 hours into the next calendar year. PTO is accrued by years

of service, as follows:

Non-Exempt (Full-time) 40 Standard Hours:

Yrs of Service	Annual PTO
1 year	128 Hours
2 – 5 Years	144 Hours
6 – 10 Years	184 Hours
> 10	224 Hours

## Insurance

Employees are eligible for insurance benefits the first of the month following 90 days of employment. Below are summaries of our insurance plans. For complete information, please consult the plan document.

### Medical Insurance

Medical Insurance is provided through Anthem.

#### Traditional Plan, \$500 deductible

Office Visits are subject to \$25 PCP/\$40 SPC co-pay. Prescription co-pays are on a three tier system of: \$10.00/\$30.00/\$60.00. Mail order for prescriptions also available. Out of network benefits are available.

#### \$3000 deductible with Health Savings Account (HSA)

This plan has a \$3000 deductible and the insurance provides preventative services coverage but otherwise pays for nothing, including prescriptions, until the deductible is met. All money you would contribute to the health savings plan would be deducted pre-tax.

The Practice pays 70% of the premiums. The employee contribution for premiums is deducted pre-tax and amounts listed are per pay.

<u>Your Contribution</u>	<u>\$500 Deductible</u>	<u>HSA</u>
Employee Only:	\$62.80	\$23.49
Empl & Child:	\$123.73	\$46.28
Empl & Spouse:	\$135.01	\$50.51
Family:	\$166.43	\$62.26

## Flexible Spending Plan

Employees are eligible for this plan on the first of the month following 1 year of employment. Employees are able to contribute, pre-tax, up to \$2000 annually for qualified medical expenses and up to \$5000 annually for dependent day care.

### Dental Insurance

Dental insurance is provided through Met Life. Annual Deductible: \$50 per covered person per year, not to exceed \$150 for all Covered Persons in a family. Annual maximum benefit is \$1,500 per Covered Person. The plan pays (in network) 100% of preventative services, 80% of basic services, 50% of major services and a lifetime orthodontic maximum of \$1000. There are also out of network benefits available with this plan.

The Practice pays the majority of the premiums. The employee contribution for premiums is deducted pre-tax and amounts listed are per pay.

#### Dental Plan Premiums (per pay)

Employee Only:	\$5.94
Employee & Child:	\$12.03
Employee & Spouse:	\$10.96
Family:	\$18.79

### Vision

The Practice provides Vision coverage for you and/or your dependents through Anthem. This plan is designed to help pay for the cost of vision care such as regular eye exams, glasses or contact lens.

### Life insurance

The Practice provides Life Insurance equal to the equivalent of one year salary up to \$50,000.

### Short Term Disability and Voluntary Life Insurance

Employees may purchase short term disability and additional life insurance at discounted group rates. Short term disability begins after 7 days of illness/injury and can continue for up to 90 days after disability.

### Long Term Disability

Long Term Disability Insurance is provided for you by the Practice in case of disability. This plan pays 60% of your salary after 90 days of disability.

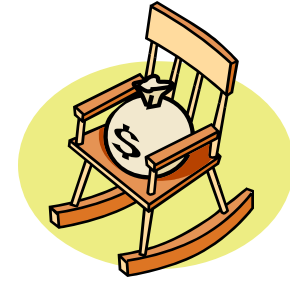
## Paid Holidays

The Practice is closed in observance of the following holidays.

New Years day	Labor Day
Memorial Day	Thanksgiving Day
Fourth of July	Christmas Day



Employees must work the day before and the day after the holiday unless otherwise excused in order to be paid for the holiday. Holiday hours are paid based on the employee's standard hours and not deducted from the employee's PTO bank.



## Retirement

The Practice provides and contributes to two different funds to assist in your future retirement, a 401(k) plan and Profit Sharing.

### 401(K)

Stifel Nicholas administers our 401(K) plan. You direct how your money is allocated in your 401 (k).

Eligible employees will become a participant in the plan on the first January 1, April 1, July 1, or October 1, coinciding with or next following the date he attains age 21 and completes a twelve month period of service in which he completes 1,000 hours of service. PRN employees, independent contractors or employee of independent contractors are excluded employees.

Participants will be allowed to defer 1% to 50% of compensation (in multiples of 1%) to a maximum established annually by the IRS. The Practice matches the employee contribution dollar for dollar (a 100% match) on all elective deferrals up to 4% of the employee's pay. Employees are immediately 100% vested in the Practice's match for the 401(k).

### Profit Sharing

The Practice will make a profit sharing contribution for an eligible participant who is (i) employed by the Practice (or on authorized leave of absence) on the last day of the Plan Year and who is credited with 1,000 hours of service during that year or (ii) employed by the Practice during the Plan Year who terminated his employment due to death or Total and Permanent Disability or after reaching his Normal Retirement Age.

### Vesting for the Profit Sharing Plan

Years of Service	Vested Percentage
Fewer than 2	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 or more	100%

A participant will be 100% vested if he has attained age 65, dies or become disabled as stated above.