

2.03 **EMPLOYEE BENEFITS**

Job Point offers a comprehensive employee benefit package. The first month following 60 days of employment all full-time employees are eligible for the following benefits: Medical Insurance, Dental Insurance, Vision Insurance, \$40,000 Life Insurance, Accidental Death and Dismemberment Plan, Long Term Disability, Employee Assistance Program, and a Flexible Spending Account.

Job Point's (401) k plan allows employees contributions, employer contributions and matching employer contributions. Full-time employees are eligible the first day of the month following one year of service. Part-time employees who have worked 1000 hours a year, based on their anniversary date, are eligible.

1. Eligibility and Enrollment: Full-time employees become benefits eligible no later than their 91st day of employment. Each full-time employee is given benefit information and forms prior to their eligibility date. Employees must fill out the forms and return them to Human Resources by the first day of their second month. If this window of enrollment is missed, they must wait for an open enrollment period unless there is a qualified event.
2. Medical Plan: Job Point offers a medical plan to employees. Job Point pays a ~~major~~ portion of the medical plan premiums for the employee. Coverage is extended to spouses and families at the employee's expense. Monthly premiums are deducted from paychecks.
3. Dental and Vision Plans: Job Point offers a dental and a vision plan to employees. Job Point pays a portion of the employee premium costs for the dental plan and vision. Families and spouses can be covered at the employee's expense.
4. Life Insurance: A \$40,000 life insurance plan is free to eligible employees. Eligible VP, Director and location Manager level employees are covered at \$100,000, eligible President is covered at \$150,000.

5. Eligible employees may elect additional term life coverage for themselves, a spouse, and eligible dependents. This coverage is paid 100% by the participating employee.

Accidental Death and Dismemberment Plan: This plan is offered along with our life insurance policy and is free to eligible employees.

6. Long Term Disability: This plan is offered to employees at no cost. The elimination period is the first day of the month following 90 days of not working because of the disability. A disability is defined as an injury or sickness that causes inability to perform each of the material and substantial duties of your regular occupation, or if due to an injury or illness, earnings are at least 20% less per month than the indexed pre-disability earnings.
7. Employee Assistance Program: Each employee receives eight (8) free confidential counseling sessions per year. A brochure is included in each benefit packet.
8. Flexible Spending Account: This plan allows full-time employees to deduct health care and/or dependent care costs before taxes. Other qualified elective deductions may also be allowed.
9. COBRA Coverage: Each terminating employee's insurance coverage continues until the last day of the month in which they terminate, as defined by the Consolidated Omnibus Budget Reconciliation Act. Former employees and their covered dependents have 60 days after employment ends in which to decide to continue their group medical, dental, and vision plan at their own expense for a period of up to 18 months (or longer if dictated by law).
10. DISCLAIMER: This document is for information only and is not intended as an interpretation of the insurance benefits or the insurance company's intent. Controlling plan documents and/or agreements containing eligibility information and level of benefit offered are available to all employees. Job Point reserves the right to select and/or change insurance, benefit, or leave plans at any time. Each individual employee is responsible for being informed of the benefits provided by each plan and deciding which plan best suits their needs.