

2.03 **EMPLOYEE BENEFITS**

Job Point offers a comprehensive employee benefit package. Following a waiting period all full-time employees are eligible for the following benefits: Medical Insurance, Dental Insurance, Vision Insurance, Life Insurance and Accidental Death and Dismemberment Plan, Long Term Disability, Employee Assistance Program, and a Flexible Spending Account.

In addition, full-time and part-time employees are eligible for a 401K Pension Plan after 90 days of employment and meeting the required hours of service by law.

1. Eligibility and Enrollment: 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 month following their waiting period. 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 one 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. Full-time employees become benefits eligible the first day of the month following the end of their 60 day waiting period. Executive employees are benefits eligible after a 30 day waiting period.
3. Dental and Vision Plans: Job Point offers one dental and one vision plan to employees. Premium costs for the dental plan and vision are minimal to the employee. Families and spouses can be covered at the employee's expense. Full-time employees become benefits eligible the first day of the month following the end of their 30 day waiting period.
4. Life Insurance: A life insurance plan is free to eligible employees. Eligible EVP, Director and Manager level employees are covered at \$100,000, eligible President is covered at \$150,000, depending on age of insured. As age increases, coverage decreases.

Full-time employees become benefits eligible the first day of the month following the end of their 30 day waiting period.

5. Accidental Death and Dismemberment Plan: This plan is offered along with our life insurance policy and is free to eligible employees. Full-time employees become benefits eligible the first day of the month following the end of their 30 day waiting period.
6. Long Term Disability: This plan is offered to employees at no cost. The benefit is 67% of monthly income up to a maximum of \$5,000 per month. Employees must work on a permanent, full-time basis to be eligible. Full-time employees become benefits eligible the first day of the month following the end of their 30 day waiting period.
7. 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.
8. COBRA Coverage: Each terminating employee's insurance coverage continues until the last day of the month in which he/she terminates, 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 as dictated by law.
9. 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.