

EAST HOUSE CORPORATION

2011 Benefit Summary

Health Insurance – Group medical insurance is available to regular employees working 20 hours per week or more (except temporary and per diem employees). The agency shares the cost of health care premiums for employees and their eligible dependents. Employees may choose from four different health insurance plans. The agency pays a substantial portion of each of the four health insurance plans offered. Coverage becomes effective on the first of the month following the employee's date of hire. Employees who receive health insurance through another source can elect to receive an opt-out amount equal to \$1,000 on an annualized basis (subject to taxes).

Dental Insurance - Group dental insurance is available to regular employees working 20 hours per week or more (except temporary and per diem employees). The agency pays 33% towards single and family dental premiums. Coverage becomes effective on the first of the month following the employee's date of hire.

Flexible Spending Account (Medical & Dependent Care) – An FSA allows employees to use pre-tax dollars to pay for certain medical and dental expenses not covered by their medical/dental plans and/or to pay for dependent care expenses. The maximum annual contribution is \$5,000 for medical and \$5,000 for dependent care. This benefit is available to regular employees working 20 hours a week or more (except temporary and per diem employees) and becomes effective the first of the month following the employee's date of hire.

Life Insurance - Group term life insurance is available to regular employees working 20 hours per week or more (except temporary and per diem employees). Coverage becomes effective on the employee's on the first of the month following the employee's date of hire. Insurance is equal to two times the employee's regular annual salary, to a maximum of \$150,000. Premiums are paid by East House Corp.

Optional Life Insurance - Additional life insurance coverage may be purchased by employees directly from our insurance carrier and is paid through payroll deductions. Coverage is available for employees their spouse or domestic partner, and dependents. This benefit is available to regular employees working 20 hours a week or more (except temporary and per diem employees) and becomes effective the first of the month following the employee's date of hire.

Supplemental Insurance - Additional individual insurance plans (Medical Bridge Gap, Accident and Injury, Cancer, Disability Income Replacement, Specified Disease) may be purchased by employees directly from our supplemental insurance carrier and are paid through payroll deductions. Coverage is available for employees, their spouse or domestic partner, and dependents. This benefit is available to regular employees working 20 hours a week or more (except temporary and per diem employees) and becomes effective the first of the month following the employee's date of hire.

401(a) Plan – East House makes annual discretionary contributions to the accounts of eligible employees. The contribution is based on a percentage of the employee's pay and years of service. Employees with 1 –5 years of service receive 3%, 6 – 9 years of service receive 5%, and over 10 years receive 7%. Eligibility requirements include: one year of service, 1000 hours worked during the plan year, and 21 years of age. Employees become fully vested after 3 years.

403(b) Tax Deferred Annuity – This plan allows employees to save a percentage or dollar amount of their wages for retirement on a pre-tax basis. Employees who work for 1,000 or more hours per year are eligible to participate. Eligible employees may participate in this plan as early as their date of hire.

Holidays – East House grants 7 paid holidays per year (6 scheduled holidays and one floating holiday to be used at the employee’s discretion with appropriate Supervisory approval). Employees who work on a scheduled holiday are able to choose an alternate day to use the holiday within the next 60 days.

Paid Time Off (PTO) – The paid time off bank encompasses both personal, vacation, and sick time. Individuals earn and accrue paid time off on a biweekly basis at different rates based on length of service. Accrual rates change on the employee’s anniversary date. Employees may not accrue PTO above a total of 195 hours.

Less than 2 years = accrue at the rate of 112 hours per year (16 days)

More than 2 years = accrue at the rate of 182 hours per year (26 days)

PTO “Cash Out” Program – On scheduled dates twice a year employees are allowed to “cash out” up to 17.5 hours of paid-time off. The hours are removed from the employee’s paid-time off bank and paid out at the employee’s current rate of pay.

Short-term Disability - Provides partial income for employees when absent from work for more than seven days due to non-occupational illness, injury, or pregnancy-related disability. Maximum payment period: 26 weeks. Benefit is 50% of pay up to a maximum of \$170 per week. A separate application procedure may be required to obtain STD benefits. Premiums are paid by East House

Enhanced Short-Term Disability Insurance - This benefit supplements Short-term disability insurance benefits to 60% of an employee’s pre-disability income for up to 26 weeks as medically determined.

Long Term Disability Insurance - LTD insurance is available to regular employees working 20 hours a week or more (except temporary and per diem employees). Coverage becomes effective on the first of the month following the employee’s date of hire. Insurance provides income to 60% of wages to a maximum of \$5,000 per month in accordance with plan provisions to eligible employees. LTD benefits become effective after 26 weeks of short-term disability benefits. A separate application procedure may be required to obtain LTD benefits. Premiums are paid by East House

Educational Benefit – Educational or training dollars are available to eligible regular employees (except temporary and per diem employees) to supplement job-related educational expenses and career development to a maximum of \$300 per calendar year. Additional tuition vouchers may be offered throughout the year as available.

Travel Expenses - Eligible regular employees (except temporary and per diem employees) who are approved to use their personal vehicle for work will be reimbursed for approved travel necessary for agency business at a rate of 45 cents a mile plus actual tolls and parking fees.

Employee Assistance Program - A service available to employees and members of their household, which provides professional, confidential assessments and referrals for services when personal problems arise. Initial consultations paid for by East House Corp.

Worker’s Compensation Insurance - Provides compensation to employees in accordance with the laws of NY for lost wages caused by illness, accidental injury, or death suffered in the course of, or as a result, of employment with the agency.

Social Security - Provides benefits for employees and their families as specified by law. East House matches employee tax amounts dollar for dollar, and makes contributions to an employees’ account based on a percent of earnings.

Wage Differentials - Recognizing there are special times and circumstances when individual employees are needed to provide services the agency has established the following differential rates:

- Holiday Work (January 1, Memorial Day, July 4th and Labor Day): 150% regular hourly rate.
(Thanksgiving Day and December 25): 200% of regular hourly rate.
- Weekend and Overnight Awake Work: 110% regular hourly rate.

Telepager On-Call Compensation – The agency requires that certain program, supervisory and senior staff accept responsibility for providing on-call consultation to counseling staff and clients for emergencies during normal off-duty hours. These employees are compensated at a rate of \$12.00 per day on weekdays and \$24.00 per day on Saturday, Sunday, and January 1, Memorial Day, July 4th, Labor Day, Thanksgiving Day and December 25.

Note:

Effective July 2010 part-time employees, over 20 hours a week and under 35 hours a week, will receive pro-rated benefits based on their normal work schedule for items such as health insurance, health insurance opt out, dental insurance, paid time off, and holidays.

This informational document is intended to provide a brief outline description of benefits provided by East House. Should there be a discrepancy between this document and the plan document, the plan document governs.