

Alice Peck Day Health Systems
Benefit Summary for 7/1/2011-6/30/2012

BENEFIT	EFFECTIVE	BENEFIT	FULL TIME 30+ hours	PART TIME 18.75+ hours	PER DIEM as needed
HEALTH INSURANCE BENEFITS THROUGH HEALTH PLANS INC.					
Health premiums are deducted on a pre-tax basis.					
Health benefits include Routine Eye Exams with reimbursement for Lenses, Frames and Contact Lenses.					
Plan See plan booklet for more details	First of the month following date of hire	PPO plan with \$15 co-payment on office visits for APD Network, \$25 co-payment for In-Network benefits with potential for deductible and co-insurance (\$2,500 single coverage, \$7,500 per family) 60% Reasonable and Customary after deductible for Out-of-Network providers (\$5,000 single coverage, \$15,000 per family)	Eligible	Eligible	N/A
DENTAL INSURANCE BENEFIT					
Dental premiums are deducted on a pre-tax basis.					
Delta Dental	First of the month following date of hire	Coverage includes: 100% preventative, 80% restorative, 50% reconstructive (\$2000 coverage per calendar year) and 50% orthodonture (\$2000 coverage per calendar year.	Eligible	Eligible	N/A
BASIC GROUP LIFE INSURANCE					
The Hartford	First of the month following date of hire	Life insurance and AD&D is equal to 1X annual salary.	Employer Paid	Employer Paid	N/A
VOLUNTARY SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE					
The Hartford	First of the month following date of hire	Supplemental Life and AD&D can be purchased up to 5X your annual salary.	Employee Paid	Employee Paid	N/A
VOLUNTARY DEPENDENT LIFE COVERAGE					
The Hartford	First of the month following date of hire	Option 1: Dependent Life coverage of \$10,000. for spouse/domestic partner, \$2500. for children of the employee Option 2: Dependent Life coverage of \$20,000. for spouse/domestic partner, \$5000. for children of the employee	Employee Paid	Employee Paid	N/A
VOLUNTARY SHORT TERM DISABILITY					
The Hartford	First of the month following date of hire	Plan pays 60% of your salary on either your 15th or 30th day out of work with a qualifying disability.	Employee Paid	Employee Paid	N/A
LONG TERM DISABILITY					
The Hartford	First of the month following date of hire	Plan provides 60% income replacement for a long term disability.	Employer Paid	Employer Paid	N/A
TIME-OFF BENEFITS					
Earned Time Paid time off which includes sick, vacation and holiday.	Accrual begins upon employment	Rate of Accrual (based on a 40 hour schedule /week): 0 - 5 years = 25 days 6 - 10 years = 30 days 11 - 15 years = 35 days 16+ years = 40 days	Eligible	Eligible	N/A

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Extended Sick	Accrual begins upon employment	Accrual rate is 5 days per year, based a 40 hour schedule.	Eligible	Eligible	N/A
EXTRA PAY					
Shift Differential	Upon Employment	Evenings: \$1.75/hour Nights: \$3.50/hour Weekends: 20% of the employee's base salary plus differential	Eligible	Eligible	Eligible
403(b) RETIREMENT PLAN (PRE-TAX)					
Prudential Retirement	Upon employment for employee contributions. APD will contribute after 1 year of service (975 hours) for eligible employees.	Pre-tax retirement account in which eligible employees can contribute either a flat rate or percentage of their salary. APD Employer contributions are on a vesting schedule.	Eligible	Eligible	Eligible to contribute only
FLEXIBLE SPENDING ACCOUNTS (SECTION 125)					
Combined Services	First of the month following date of hire	Pre-tax accounts that can be used for any eligible healthcare/dental expense that our plans don't cover or eligible expenses for qualified dependent children.	Eligible	Eligible	N/A
EDUCATION					
Tuition Reimbursement	After completion of 1 or 2 years of employment	Assistance is available to eligible employees based on availability of funds. Requests are initiated by the employee.	Successful completion of 12 consecutive months of employment	Successful completion of 24 consecutive months of employment	N/A
EXTRAS					
Direct Deposit	Upon Employment	Direct Deposit for paychecks is voluntary and takes 1 to 2 pay cycles to become effective.	Eligible	Eligible	Eligible
Employee Assistance Program The Hartford	Upon Employment	The EAP offers free and confidential service to employees and can arrange up to 5 face-to-face visits per family for counseling.	Eligible	Eligible	Eligible