



## SUMMARY OF EMPLOYEE BENEFITS

### **HEALTH INSURANCE**

Regular full-time employees and their qualified dependents are eligible to participate in our medical plan the first of the month after 60 days of full-time, continuous employment.

There are three plans offered through MVP Health Plan (Group #252225). The MVP plan has a network of 500,000 doctors, hospitals, and other health care providers that are classified as In-Network. The plans offer an opportunity to earn Wellstyle rewards for yourself and your family. There is no vision coverage under the MVP plans.

You can access MVP at [www.mvphealthplan.com](http://www.mvphealthplan.com). Member Services phone number is 888-687-6277. The plan year runs 8/1-7/31.

### **DENTAL INSURANCE**

Regular full-time employees and their qualified dependents are eligible to participate in our dental plan the first of the month after 60 days of full-time, continuous employment.

Guardian's dental program (Group #454748) offers a choice of two plans and includes 100% coverage for two routine cleanings and routine x-rays. Coverage for other services ranges from 50%-100% with a \$50 annual deductible per family member up to \$150/year. The plan pays a maximum annual benefit of \$1,250 for each covered family member. The plan has a network of dental providers that are classified as In-Network. Guardian offers a vision discount program through Davis Vision.

You can access Guardian at [www.guardianlife.com](http://www.guardianlife.com) and select the PPO Network and DentalGuard Plan. Orthodontic coverage is not included under this program. Member Services phone number is 800-541-7846. The plan year runs 1/1-12/31.

### **VISION INSURANCE**

Regular full-time employees and their qualified dependents are eligible to participate in the Vision plan the first of the month after 60 days of full-time, continuous employment. This low-cost benefit is a pre-tax benefit with an annual open enrollment on January 1.

### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Full-time employees and their household members have access to an EAP that is designed to help manage life's challenges. The EAP allows unlimited access to consult with a professional counselor via telephone. Face-to-Face counseling sessions are also available. WorkLifeMatters can offer support with Education, Dependent Care & Care Giving; Legal & Financial; Lifestyle & Fitness Management; and Working Smarter. Telephone representatives are available at 800-386-7055; Online member services are available at [www.ibhworklife.com](http://www.ibhworklife.com) (User name: Matters; Password: wlm70101). This program abides by state and federal mandates governing confidentiality.

### **LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

Regular full-time employees are covered by our Life and AD&D policies the first of the month after 60 days of full-time, continuous employment. We offer this plan through Guardian and coverage is \$25,000. This benefit is 100% company paid.

### **NYS DISABILITY INSURANCE**

New York's Disability Benefits Law is administered in conjunction with the State Worker's Compensation Law. It covers all employers who employ one or more workers for at least 30 days in a calendar year and is effective four weeks after the 30<sup>th</sup> day of employment and continuing for four weeks following an employee's termination. Employees contribute a maximum of \$.60 per week for this benefit and can receive up to \$170 per week for 26 weeks. This program is administered through Standard Life Insurance Company.

### **FLEXIBLE SPENDING ACCOUNT**

A Flexible Spending Account is available to each regular, full-time employee to pay health-related expenses with pre-tax dollars. A description of the health insurance benefits provided under the group health insurance plan will be made available when the employee becomes eligible. This program is administered by Jaeger & Flynn Associates (518-792-0042)

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### **RETIREMENT SAVINGS PLAN—401(K)**

Regular employees who are 21 years old and have been employed by Hill & Markes, Inc. for one (1) year may be eligible to participate in the Company's 401(k) Retirement Savings Plan. We offer numerous fund choices, administered by MassMutual Retirement Services. Employee contributions are pre-tax and made through payroll deduction. Employer matching contributions are made at the sole discretion of Hill & Markes, Inc. ownership.

Employees can contribute up to \$16,500 annually, with an additional \$5,500 for employees over age 50. This Plan has a loan option that allows employees to borrow from their vested account balance. MassMutual can be reached at 800-743-5274 or [www.massmutual.com/retire](http://www.massmutual.com/retire).

### **HOLIDAYS**

The Company grants paid holiday time off to all regular full-time employees for seven holidays – New Year's Day (January 1), Memorial Day (last Monday in May), Fourth of July, Labor Day (first Monday in September), Thanksgiving (fourth Thursday in November), Day after Thanksgiving, Christmas (December 25). Paid Holiday time is available after 90 days of employment and is tracked per calendar year.

### **SICK LEAVE**

Sick days will be effective for regular, non-exempt, full-time employees after 90 days of continuous employment. They are tracked on a calendar year basis. The Company will share the cost of the sick day with the employee and therefore pay for half of each sick day taken. Sick days are not cumulative and half days cannot be combined.

Regular, exempt, full-time employees receive 40 hours per calendar year of sick leave time. Paid Sick Leave time is available after 90 days of employment and is tracked per calendar year.

### **PAID TIME OFF**

Hill & Markes, Inc. encourages use of paid time off for good health and morale. We encourage employees to take advantage of this benefit. Regular full-time employees accrue Paid Time Off on a monthly basis at the following rates:

<b>Years of Service</b>	<b>Paid Time Off Accrued Per Month</b>
1 year	4 hours per month
2 years – 5 years	7.3 hours per month
6 years	8 hours per month
7 years	8.67 hours per month
8 years	9.34 hours per month
9 years	10 hours per month
10 years	10.67 hours per month

### **ADDITIONAL BENEFITS AVAILABLE TO EMPLOYEES INCLUDE:**

**BEREAVEMENT LEAVE**

**DIRECT DEPOSIT**

**EMPLOYEE PURCHASES**

**FMLA LEAVE**

**EMPLOYEE REFERRAL INCENTIVE PROGRAM**

**JURY DUTY**

**LONG-TERM EMPLOYEE BENEFITS REWARD PROGRAM**

**MILITARY RESERVE OR NATIONAL GUARD**

**TUITION AID**

**UNIFORMS FOR DRIVERS / WAREHOUSE EMPLOYEES**

**VOLUNTARY INSURANCE PROGRAMS: ACCIDENT, CANCER, SHORT-TERM DISABILITY, LIFE AND AD&D**

**WORKER'S COMPENSATION**

The actual coverage described in the official insurance policy or summary plan description will prevail if there is a conflict in terms. Benefits are continually reviewed and may be changed or terminated at any time at the company's discretion.

08/11

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