



BENEFIT SUMMARY

Effective Date: 1/1/2009

**Eligibility: All Active Full-Time Employees
(Working at least 32 hours per week)**

Health Insurance: Eligible 1st of the month following hire date**

Office visits: \$15

Rx: \$10/\$30/\$50

Ask your HR representative for current premium amounts

Insurance Credit: The Company will pay \$130.00/month to any employee opting out of health insurance providing they show proof of health care coverage by another source.

Basic Group Life Insurance: (Employer Paid) Eligible 1st of the month following hire date

- Benefit: 1 times your basic annual earnings to a maximum of \$ 50,000.
- Age Reductions: Benefits reduce by 33% at age 65 & 33% at 70

Group Short Term Disability: (Employer Paid) Eligible 1st of the month following 30 days of employment

- Benefit: NY, PA & MD Employees: Non-occupational coverage that pays 60% of your weekly salary to a maximum of \$ 350 per week. (NY employees' first \$ 170 of benefit paid by NYS mandated plan).
NJ Employees: State mandated plan that pays 66.67% of weekly salary to a maximum of \$ 524.00 per week.
- Benefit Begins: After 8 days of a non-occupational disability.
- Maximum Benefit Period: While disabled to 26 weeks.

Group Long Term Disability: (Employee/Employer Paid*) Eligible 1st of the month following hire date

- Benefit: 60% of your monthly earnings to a maximum benefit of \$ 5,000 per month.
- Benefit Begins: After 180 days of disability.
- Maximum Benefit Period: While disabled to Age 65.
- Benefit Reductions: Offset by all Social Security benefits.
- Definition of Disability: Based on your Own Occupation for 24 months; thereafter any occupation to the end of the benefit period.

*Employee after-tax payment is encouraged and Conifer will provide a LTD premium reimbursement (which is taxable) to employees who elect to pay for the premium with after-tax dollars. Employee payment of premium with after-tax dollars allows the LTD benefit received to be tax-free. If employees elect to have Conifer pay the premium, the LTD benefit received will be taxable.

Dental Insurance: (Employee Paid) Eligible 1st of the month following hire date**

- Benefit Maximum: \$ 1,000 per person, per policy year
- Type I Preventative Services: Paid 100%; include routine oral exams (once every 12 mos.), cleanings (2 x/yr)
- Type II Basic Services: Paid 80%; include complete x-ray series (once every 60 mos.), new & Replacement fillings (once every 24 mos. per filling), simple extractions
- Type III Major Services: 50%; include endodontics, oral surgery, gum disease, inlays, onlays, crowns & dentures
- Deductible: \$ 50 per person, \$150 per family, per policy year (waived for preventative)
- Monthly Cost: \$24.54 Employee only, \$50.13 w/Spouse, \$46.69 w/Child(ren), \$78.77 w/Family

401K Eligibility is the 1st of the month after 30 days from hire date or having reached the age of 21
Upon obtaining eligibility to participate in the 401(k) plan, employees will be automatically enrolled in the plan at a 3% deduction from pay. Employees may increase, decrease or eliminate employee contributions to the plan by contacting Fidelity at 800-294-4015 or on-line at www.401kxpress.com

The deduction will be taken from the employee's paycheck before taxes and invested in the Fidelity Advisor Stable Value Fund

Changes to the default investment elections can be made via the telephone or the on-line.

Company matches \$.75 of every \$1.00 contributed by the employee up through 4% of salary. You must be **employed with the Company one year** before employer match and have worked a **minimum of 1000 hours** during the calendar year. Match vesting schedule enclosed.

Paid Time Off (PTO): Eligibility is 60 days after hire
Immediately upon hire or the transfer to a Level I, II or III position, you begin accruing hours of PTO each full month worked based on your normal weekly scheduled hours, up to a maximum of 3 weeks.

Accrual rate: (scheduled hours per week X 3) ÷ 12 = hrs earned per month

hours, After the completion of 5 calendar years as a Level I, II or III employee, you begin to accrue hours of PTO each full month worked based on your normal weekly scheduled up to a maximum of 4 weeks.

Accrual rate: (scheduled hours per week X 4) ÷ 12 = hrs earned per month

hours, After the completion of 15 calendar years as a Level I, II or III employee, you begin to accrue hours of PTO each full month worked based on your normal weekly scheduled up to a maximum of 25 days or 5 weeks.

Accrual rate: (scheduled hours per week X 5) ÷ 12 = hrs earned per month

Holidays: 9 days (see annual schedule for designated days)

Flexible Spending Plan: (Employee Paid) Eligibility is the 1st of the month following 90 days of service

Medical maximum \$3,000
Dependent Care maximum \$5,000 (if married and filing jointly)
Dependent Care maximum \$2,500 (if married and filing separately)

AFLAC Insurance: (Employee Paid) Eligibility is the 1st of the month following 90 days of service

Available plans: Personal Accident, Personal Illness and Cancer Protection

EAP: (Employer Paid) Eligibility is immediately upon hire

Employee Assistance Program.
24 hours/7 day no-charge telephone professional counseling service
3 no-charge face-to-face counseling sessions

Employee

Lease Discount: 10% discount on the rental rate of a Conifer Market Rate apartment
Available to residing employee only

This is a brief benefit summary. It is not a Certificate of Coverage. Please see the respective Summary Plan Description which alone determines all rights, benefits and applicable Limitations and Exclusions.

**** Eligibility is the first of the month following your date of hire or during the company open enrollment on January 1st of each year. Please refer to the "Important Notice Concerning Your Health Care Options" for the "Special Enrollment Rules".**