

LONG ISLAND CARES, INC. 2012 BENEFITS SUMMARY

- **Medical/Dental Insurance (IN-NETWORK COVERAGE ONLY)**
 - Medical: Oxford Insurance / Dental: Healthplex
 - All employees who regularly work 20 hours per week or more are eligible for coverage.
 - Coverage begins after a waiting period stipulated by the health insurance providers.
 - All enrolled employees contribute from their pay toward the cost of health plans.
 - Premiums are subsidized by employer for full-time employee (40 hours per week).
 - Premiums are fully paid by employee if working less than 40 hours per week.
 - Premiums are fully paid by employee for spouse and family coverage if needed.

- **Life Insurance**
 - Mutual of Omaha
 - All employees who regularly work 30 hours per week or more are eligible for coverage.
 - Coverage begins after a waiting period stipulated by the life insurance provider.
 - \$50,000 Death Benefit; up to \$50,000 AD&D Benefit.

- **Disability Plan – Short Term**
 - First Rehabilitation Life
 - 26 weeks with a 7 day waiting period.
 - 50% of wages up to a maximum of \$170 per week.

- **Disability Plan – Long Term**
 - Mutual of Omaha
 - All employees who regularly work 30 hours per week or more are eligible for coverage.
 - Coverage begins after a waiting period stipulated by the LTD insurance provider.
 - Benefits begin after a 180-day elimination period (short term disability).
 - 60% of salary up to a maximum of \$6,800 per month, reduced according to SSNRA.

- **Section 125 Premium Only Plan**
 - Allows employee premiums for Health and LTD coverage to be paid on a pretax basis.
 - Eligibility – 20 hours per week with a 30 day waiting period.

- **Paid Time Off (based on a 5-day week; will be prorated for employees who work less weekdays)**
 - 10 holidays
 - 10 vacation days / 15 vacation days with 5 years of service
 - 10 sick days
 - 5 personal days

- **Family Leave**
 - As stipulated by the Federal Family and Medical Leave Act.

- **Tax Deferred Annuity Plan**
 - 403(b) Plan – similar to 401(k) Plan
 - Immediate eligibility for all employees
 - Organization matches each \$1 of employee contribution up to 3% of salary.

**LONG ISLAND CARES, INC.
EMPLOYEE INSURANCE PREMIUMS**

Oxford - Medical (2012 Monthly Rates)

Available Coverage	Total Cost	Employee Paid	Employer Paid
Employee (part time)	by level	entire	none
Employee	544.04	54.17	489.87
Employee/spouse	1,196.89	707.02	489.87
Employee/child(ren)	1,009.93	520.06	489.87
Employee/family	1,692.30	1,202.43	489.87

Healthplex - Dental (2012 Monthly Rates)

Available Coverage	Total Cost	Employee Paid	Employer Paid
Employee (part time)	by level	entire	none
Employee	13.25	none	13.25
Employee/dependent	22.00	8.75	13.25
Employee/family	30.00	16.75	13.25

Mutual of Omaha - Life Insurance and AD&D

No charge to employee.

First Rehabilitation – Short Term Disability

Employee pays \$0.60 per week toward premium cost.

Mutual of Omaha – Long Term Disability

Employee pays \$1.20 per week toward premium cost.

Deductions are prior to withholding of taxes if employee participates in Section 125 Plan.

The terms and conditions of these Plans are subject to change at management’s discretion upon policy renewal and at any other time during a plan year to the extent allowable by law.