

LONG ISLAND CARES, INC. BENEFITS SUMMARY

- **Medical/Dental Insurance (IN-NETWORK COVERAGE ONLY)**
 - Medical: Empire Blue Cross Blue Shield / Dental: Healthplex
 - All employees who regularly work 20 hours per week or more are eligible for coverage.
 - Coverage is effective the first day of the month following 30 days from the date of hiring.
 - 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**
 - Sun Life Insurance
 - Eligibility - 30 hours per week with a 30 day waiting period.
 - \$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**
 - Sun Life Insurance
 - Eligibility - 30 hours per week with a 30 day waiting period.
 - 60% of salary up to a maximum of \$6,000 per month.
 - Begins after 180-day elimination period (short term disability) and ends at 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.

EMPLOYEE INSURANCE PREMIUMS

Empire BC/BS - Medical (2010 Monthly Rates)

Available Coverage	Total Cost	Employee Paid	Employer Paid
Employee (part time)	by level	entire	none
Employee	466.01	44.17	421.84
Employee/spouse	932.02	510.18	421.84
Employee/child(ren)	838.81	416.97	421.84
Employee/family	1,398.03	976.19	421.84

Healthplex - Dental (2010 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

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

Sun Life - Life Insurance and AD&D

No charge to employee.

First Rehabilitation – Short Term Disability

Employee pays \$0.60 per week toward premium cost.

Sun Life – Long Term Disability

Employee pays \$1.20 per week toward premium cost.