

2009 AWS SUMMARY OF BENEFITS

Benefit	Eligibility	Employee Cost (Bi-Weekly)	Summary Benefit Description
Medical/Prescription Insurance (Anthem)	First of month following 90 days of employment	EE – \$59.15 EE/Ch - \$120.66 EE/Sp - \$145.90 Family - \$212.94	<p>\$25 Office visit, \$40 Specialist, \$50 Urgent Care co-pay (in-network); 50% (out-of-network); \$250 ER Deductible</p> <p>RX co-pays Tier 1 - \$5.00 Tier 2 - \$30.00 Tier 3 - 20% (\$50 min and \$100 max)</p> <p>\$500 indiv/\$1000 family deductible (in-network)</p> <p>\$1000 indiv/\$2000 family deductible (out-of-network)</p> <p>Single out-of-pocket maximum \$10,000 (in-network); \$20,000 (out-of-network)</p> <p>Family out-of-pocket maximum \$20,000 (in-network); \$40,000 (out-of-network)</p>
Dental Insurance	First of month following 90 days of employment	EE - \$4.18 EE/Ch - \$8.68 EE/Sp - \$8.30 Family - \$12.81	100% preventative; \$50 indiv/\$150 family deductible; 50% for basic and major services; \$1000 annual max
Life	First of month following 90 days of employment	Employer Paid	<p>2 times annual wage for employee classes: A1, P1, M1, M2, E1.</p> <p>\$10,000 policy for employee classes D1, D2.</p>
Disability	First of month following 90 days of employment	Employer Paid	<p>Long term disability effective after the 180th day of qualifying leave</p> <p>Not available for employee classes D1, D2</p>
Section 125/Flexible Spending Account	After 1 year of employment; Open enrollment is December for eligibility date of January 1 st .	Employee Contribution- \$2000 max for health care --\$5000 max for daycare	EE pre-tax contributions eligible for medical and childcare expense reimbursement
401 (k)	After 1 full year of employment; then only on Jan 1st & July 1st	Employee Contribution \$15,500 maximum for 2009. If over 50 years of age at the end of the plan year employee may contribute an additional \$5,000.	EE pre-tax contribution with company match of .50/1.00 up to EE first 6% after 1 yr of employment

2009 AWS SUMMARY OF BENEFITS

Profit Sharing Plan	Following 1 yr of employment and 1000 hrs worked in Pension Plan Year		Company contributes % of annual profits; 3 yr vesting schedule; contribution amount is determined by the board on an annual basis
Educational Grant	Employment for 1yr prior to completion of course		50% reimb. Up to \$1500 per school yr at accredited colleges/universities
PTO for Salaried Employees Includes following holidays: New Year's Day, Memorial Day, 4 th of July, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas	Eligible to use following 90 days of employment		1 st yr – 112 hrs (14 days) 2 nd yr – 152 hrs (19 days) 4 th yr – 192 hrs (24 days) 7+ yrs – 232 hrs (29 days)
Sick Time for Salaried Employees	Eligible to use following 90 days of employment		32 hrs per year (Accumulates year to year)
PTO for Full Time Hourly Employees Includes following holidays: New Year's Day, Memorial Day, 4 th of July, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas	Eligible to use following 90 days of employment		1 st yr – 80 hrs (10 days) 2 nd yr – 96 hrs (12 days) 4 th yr – 120 hrs (15 days)
Sick Time for Full Time Hourly Employees	Eligible to use following 90 days of employment		24 hrs per year (Accumulates year to year)
PTO for Part Time Hourly Employees Includes following holidays: New Year's Day, Memorial Day, 4 th of July, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas	Eligible to use following 90 days of employment		1 year = 40 hours 2 & 3 years = 48 hours 4 + years = 60 hours
Sick Time for Part Time Hourly Employees	Eligible to use following 90 days of employment		12 hours sick time per year
Direct Deposit	Date of Hire		Any banking institution