



BENEFIT PROGRAM

Evansville ARC, Inc. offers an attractive benefit program including paid time off, a generous retirement plan, a comprehensive health and dental insurance program, and tuition reimbursement. Below is a complete summary of the benefits currently offered at Evansville ARC, Inc.

<i>Benefit</i>	<i>What You Receive</i>	<i>Eligibility</i>	<i>Who Pays</i>
Compensation:			
Salary	Evansville ARC is on a weekly pay period basis. All regularly scheduled employees will receive an annual evaluation on their hire date which rates their performance.	Upon Employment	Evansville ARC, Inc.
Overtime	All hourly employees are paid at one and one-half times their regular rate of pay for hours worked over 40 hours in a workweek from Sunday to Saturday, according to policy.	Upon Employment	Evansville ARC, Inc.
Income Protection:			
Paid Time Off (PTO)	<p>Full-time employees accrue Paid Time Off on a weekly basis. The amount accrued is based on the number of years employed.</p> <p><= to 5 years-2.01/week, max of 120 hours 5<10 years-2.77/week, max of 160 hours 10<15 years-3.55/week, max of 200 hours 15+ years-4.31/week, max of 240 hours</p> <p>Employees who have agreed hours of 20 or more per week accrue a prorated portion of PTO</p>	Employees may take Paid Time Off following satisfactory completion of their 3 month introductory period.	Evansville ARC, Inc.
Paid Holidays	<p>10 national holidays for all full-time employees</p> <p>Employees who have agreed hours of 20 or more per week accrue a prorated portion of holidays.</p>	After one week of employment prior to the holiday.	Evansville ARC, Inc.
Bereavement Leave	<p>3 paid days for death in immediate family for full-time employees</p> <p>Employees who have agreed hours of 20 or more per week accrue a prorated portion of bereavement leave.</p>	Upon employment	Evansville ARC, Inc.

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Leaves of Absence	FMLA, emergency medical and military leaves of absence maintain employee seniority for all regularly scheduled employees.	Emergency Medical and Military Leaves – Upon employment FMLA Leave – after working 1250 hours and one year of service. Personal Leaves that do not meet the above criteria—after one year of service	Refer to Handbook for details.

Health & Wellness:

Medical Insurance	Two preferred provider networks are offered to full-time employees and dependents for a variety of health care services. We offer an 80/20 plan with reasonable co pays and a routine/preventive benefit paid at 100%, not subject to the deductible.	First day of the month after 3 months of employment See per week costs for each plan on last page	Premium is shared between Evansville ARC and the employee on a pre-tax basis.
Term Life Insurance with optional Accident Death and Dismemberment	Full-time employees will receive one times their annual salary as term life insurance for themselves at no cost. Additional Voluntary life for themselves, spouse and/or their dependents at low group rates is available.	First day of the month after 3 months of employment .	Evansville ARC pays for one times annual salary. Employee-- contribution is on a pre-tax basis for any additional coverage.
Flexible Spending Accounts for Medical or Dependent Care	Full-time employees have the opportunity to set aside pre-tax dollars from their paycheck to pay for out-of-pocket expenses on both medical and dependent care.	First day of the month after 3 months of employment	Employee-- contribution is on a pre-tax basis.

Financial Planning

Retirement Plan 403(b)	Full-time employee may contribute to a tax-sheltered annuity	Employee may contribute at any time.	Employee
Social Security	Financial security at retirement or if totally disabled.	Upon Employment	Evansville ARC – 50% Employee – 50%

Optional Benefits

Long-Term Disability Fulltime employees, 30 or more pp	Employees may purchase this coverage for 60% of base rate, up to \$5,000 per month, at six months continuous absence off work due to a long-term disabling illness or accident not job-related.	First day of the month after 3 months of employment	Employee-- contribution is on an after-tax basis.
Short Term Disability Revised 4/11/08	Employees may receive wage replacement income on the 15 th day of continuous absence	Offered beginning of the month in May,	Employee-- contribution is on an

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Fulltime employees, 30 or more pp	for illness/injury, not to exceed \$1000 per week for 26 weeks when disabled or unable to work (includes pregnancy)	August, November, and February once the employee has completed one month of employment.	after-tax basis.
Cancer Insurance- Fulltime employees, 30 or more pp	A cancer insurance that provides insurance coverage based upon a diagnosis of cancer and any cancer screening tests.	Offered beginning of the month in May, August, November, and February once the employee has completed one month of employment.	Employee-- contribution is on an after-tax basis
Term Life Insurance Fulltime employees, 30 or more pp	Full-time employees may select supplemental life and AD&D benefits in increments of \$10,000 to a maximum of \$500,000 not to exceed \$5X salary. Employees may also choose to cover their spouse and children—all at reasonable group rates.	Offered beginning of the month in May, August, November, and February once the employee has completed one month of employment.	Employee- contribution is on a pre-tax basis
Whole Life Insurance Fulltime employees, 30 or more pp	This affordable whole life insurance plan provides a cash value accumulation based on the current interest rates on your policy's values. This means that along with guaranteed premiums/coverage, you may benefit from competitive interest rates.	Offered beginning of the month in May, August, November, and February once the employee has completed one month of employment.	Employee- contribution is on a pre-tax basis
Dental Insurance Fulltime employees, 30 or more pp	Comprehensive dental plan offered to full-time employees and dependents for a variety of dental services.	First day of the month after 3 months of employment	Employee- contribution is on a pre-tax basis
Child Care	Child Care is offered while you work and offered at a discount for employees for children 6 weeks up to six years of age. Employee is required to payroll deduct the tuition on a weekly basis.	Depends on age of child and classroom availability	Employee with a discount offered by Evansville ARC
Wellness	Employees and spouses who wish to enroll in our medical insurance must participate in a wellness screening. The screening will consist of a pre-screening and post-screening. Four (4) objectives are measured. For those participating in our medical plans, a Wellness Discount will be applied to the employees medical premiums.	In April of each year,	Evansville ARC
Education Benefits			
Education & Training Reimbursement	Education reimbursement is available for employees working 40 or more hours per pay & who are seeking professional and technical growth through an accredited learning facility The amount reimbursed is considered an interest	After completion of the 3 month introductory period	Evansville ARC

Benefit

What You Receive

Eligibility

Who Pays

free loan and the individual is required to give a work commitment or pay back a proportionate share upon completion of the course.

Workshops, Seminars, and Conferences

Workshops, seminars and/or conferences are recognized as a necessary component of ongoing employee education and development.

After completion of 3 month introductory period

Evansville ARC, Inc. through departmental budget

Pre-approved expenses related to attendance for workshops are eligible for reimbursement for all regularly scheduled employees. The amount reimbursed is considered an interest free loan and the individual is required to give a work commitment or pay back a proportionate share upon completion of the course

If attendance at the workshop is necessary due to agency needs, this waiting period can be waived on a case-by-case basis.

Additional Benefits

Transfers or Promotions
Jury Duty Compensation
Worker’s Compensation
Employee Assistance Program
Payroll Savings
Direct Deposit

After Six Months
Upon Employment
Upon Employment
Upon Employment
Upon Employment
Upon Employment

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2008-2009 80/20 Medical Plan Premiums for Employees:

Tier of coverage	Plan A Base -0-Discount	Plan B No Tobacco Use	Plan C Meets 2/3 wellness factors	Plan D – No Tobacco Use & Meets 2/3 wellness factors
Employee	\$47.29	\$44.92	\$44.92	\$22.91
Employee/Child	\$94.89	\$90.15	\$90.15	\$52.95
Employee/Spouse	\$131.88	\$125.29	\$125.29	\$84.45
Family	\$202.93	\$192.78	\$192.78	\$130.27

Note: Non-working spouses or spouses who are not eligible for insurance at their current employer can participate in the Evansville ARC Medical Insurance.

2008-2009 Dental Costs

Self	\$4.01	Per Week
Family	\$12.38	Per Week

This document summarizes the legal instrument or policies that govern the Evansville ARC, Inc., health and welfare plans. Every effort has been made to accurately summarize our benefits for your review. However, if there should be a discrepancy between this document and the legal instrument or Agency policies, then the legal instrument and Agency policies will apply.