

HOWELL MOUNTAIN ENTERPRISES EMPLOYEE BENEFITS 2008

Benefits are based upon a budgeted position time. Overtime is excluded in the benefits calculation.

	<u>< than 20 hrs</u>	<u>20-37.5 hrs</u>	<u>> than 37.5 hrs</u>
<u>TAXES AND RETIREMENT</u>			
Retirement Pension Funding - 401K (Employer) <i>VALIC - Defined Contribution Plan. 4.5% of wages plus .5% employer matching for employee contribution of at least .5%</i>	No	Pro rata	100% Participants must enroll 6 months following date hire.
Social Security (FICA) <i>7.65% of gross wages (employer's portion).</i>	Yes	Yes	Yes
Unemployment and State Disability Insurance <i>Self-Insured program, not an insurance plan. SDI - employee funded</i>	Pro rata	Pro rata	Pro rata
<u>HEALTH CARE</u>			
Blue Cross customer service phone # is on the back of your id card. Blue Cross website – www.bluecrossca.com			
Blue Cross Small Group: - PPO \$30 Copay Plan (\$500 deductible) - Standard Option PPO Dental Plan	No	No	Yes 60 days after date of hire min. 30 hours per week
Optional Coverage from Blue Cross Small Group: - Premiere No Deductible PPO \$10 Copay Plan - Premiere No Deductible PPO \$20 Copay Plan - Advantage No Deductible PPO \$25 Copay Plan - High Option PPO Dental Plan			
Health Services <i>Utilize department for small medical needs.</i>	Yes	Yes	Yes
Flexible Spending Account <i>Tax-free contribution up to \$4,000 for unreimbursed medical and \$5,000 for child care expenses. aflac.com (forms) Representative: Doug Murray Fax claims toll free 1 877 353 9256</i>	No	No	Yes Eligible employees must elect or decline. james_murray@us.aflac.com (707) 284-6640 / 707-321-1277
Wellness Program <i>Yearly health screen testing. Treadmill available every three years.</i>	No	Yes	Yes
Employer Basic Survivor Benefit Plan <i>Term life insurance benefit for employee, spouse, and dependents. Payout of \$50,000 for employee, \$50,000 for spouse, \$5,000 for dependent child, \$750 for stillborn child. Optional buy-in plan for additional coverage (Hartford).</i>	No	No	Yes Eligible employees must complete a beneficiary designation document to be kept on file in HR.
Workers Compensation <i>Self-Insured program, not an insurance plan.</i>	Yes	Yes	Yes

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VACATION AND SICK LEAVE

<p>Sick Leave (Salary) <i>10 days annually plus six weeks extended.</i></p>	<p>No</p>	<p>Pro rata</p>	<p>Yes</p>
<p>Vacation <i>Based upon years of service. During First Year None 1 to 2.9 one week 3 to 6.9 two weeks 7 to 14.9 three weeks 15 and above four weeks Maximum carryover cap of two weeks. Amount over 80 hrs to be paid out at each year end. Amounts over 40 hours may be paid out in June and December.</i></p>	<p>No</p>	<p>Pro rata</p>	<p>Pro rata</p>
<p>Holidays (Salary) <i>Three days per year - New Years, Thanksgiving, Christmas.</i></p>	<p>No</p>	<p>Pro rata</p>	<p>Yes</p>
<p>Paid Leave (Hourly) <i>Accumulation rates per hour worked includes time for vacation, holidays and sick leave: During First Year .0192/hour worked 40 hrs max 1 to 2.9 years .0385/hour worked 160 hrs max 3 to 6.9 years .0577/hour worked 200 hrs max 7 to 14.9 years .0769/hour worked 240 hrs max 15 years and over .0962/hour worked 280 hrs max</i></p>	<p>No</p>	<p>Pro rata</p>	<p>Yes</p>
<p>Extended Sick Leave (Hourly) <i>Available after three days of illness under doctor's care or for family member illness. Separate accumulation rates from Paid Leave. .019231/hour worked 40 hrs max annually. The accumulated leave can not be cashed out.</i></p>	<p>No</p>	<p>Pro rata</p>	<p>Yes</p>
<p>Disability (Non-work related) <i>Coordinated with State Disability Insurance (SDI) SDI provides 50% of monthly earnings during first 180 days. Long Term Disability pays 66^{2/3} % after first 180 days. Benefits up to age 65. Taxable benefit. (Hartford Insurance)</i></p>	<p>No</p>	<p>Yes</p>	<p>Yes</p>
<p>Family Medical Leave Act <i>Up to twelve weeks of unpaid leave for personal or family medical need.</i></p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>
<p>Funeral Time Allowance <i>Up to 24 work hours (three days) for immediate family.</i></p>	<p>Pro rata</p>	<p>Pro rata</p>	<p>Yes</p>
<p>Jury Duty Service <i>Up to 2 days allowed per fiscal year.</i></p>	<p>Pro rata</p>	<p>Pro rata</p>	<p>Yes</p>

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MISCELLANEOUS

Automobile Insurance Deductible Reimbursement <i>Up to \$150 for first accident, \$125 for second accident during each fiscal year. (Salary only)</i>	No	No	Yes
Christmas Bonus	Pro rata	Pro rata	Yes
Direct Deposit <i>Automatic deposit of payroll check to ACH financial institution.</i>	Yes	Yes	Yes
Fine Arts & Adventure Series <i>Music, Variety & Film Programs. Info. 965-7362 www.puc.edu/puc/puclife</i>	Yes	Yes	Yes
Firewood (Land Management Dept.) <i>50% off cut your own fee. \$30 off pre-cut firewood</i>	Yes	Yes	Yes
ID Card/Purchase Reimbursement <i>5% discount at PUC/HME businesses.</i>	No	Yes	Yes
Optional Insurance Programs for purchase <i>Accidental Death & Dismemberment, Intensive Care, & Cancer. Long-Term Care Program.</i>	Yes Limited to open enrollment periods only.	Yes	Yes AFLAC / June 1 Hartford / May 1
Ski Lift Tickets <i>During snow ski season, purchase discount tickets via payroll deduction at Human Resources office.</i>	Yes	Yes	Yes
Transfer & Retirement Gifts <i>Cash gift at farewell or retirement. Taxable.</i>	Pro rata	Pro rata	Pro rata
Liberty Mutual <i>For more information contact Richard W. Goertzen Resident Sales Representative www.libertymutual.com/lm/richardgoertzen</i>			