



WELLMED

BENEFITS SUMMARY

Health Insurance – WellMed Employee Health Plan

Exempt employees - effective date of employment

Non-exempt employees - effective first of the month following 30 days of employment

EPO Plan A – Includes Vision benefit

Employee premium paid by the employer, dependent premium supplemented by the employer

PPO Plan B – Employee and Dependent premiums supplemented by the employer

Dental Indemnity Plan (WellMed Employee Health Plan)

Fully funded by employee

Same effective dates as Health Insurance

Flexible Spending Accounts

Reduce your taxable income by participating in the Medical Reimbursement Account (\$5,000 annual max) or in the Dependent Care Account (\$5,000 annual max/\$2,500 if married but filing single).

Life Insurance (Full time employees only)

Exempt employees - effective date of employment

Non-exempt employees - effective first of the month following 30 day of employment

Exempt - two times annual salary to \$250,000

Non-exempt - equal to annual salary to maximum of \$50,000

Spouse Coverage- \$5,000, Child(ren)- \$2,000

No charge to employee

Additional Buy-up Life Insurance (Post tax deductions)

Employees may purchase additional term life insurance in the following increments:

Employee: \$10,000 increments, to a maximum of \$300,000. \$100,000 first offering guarantee,

Spouse: \$10,000 increments, max 1/2 the amount purchased on self, \$10,000 first offering guarantee,

Child(ren): \$2,000 increments, \$8,000 first offering guarantee, max of \$8,000

Additional AFLAC Products

Accident Insurance Plan - Pre-tax deduction

Cancer Insurance Plan - Pre-tax deduction

Short Term Disability Plan - Post-tax deduction

Long Term Disability Insurance (Full time employees only)

Exempt employees - effective date of employment

Non-exempt employees - effective first of the month following 30 days of employment

Payments begin on 91st day of disability - 60% of base salary up to \$10,000 per month

No charge to employee

401(k) Retirement Plan

Participation and matching can begin the first entry date after 6 months of employment

1% -3% Company matches dollar per dollar

4%-5% company matches \$.50 on the dollar

Participant can contribute up to a maximum of 25% of salary; deferral limit \$15,000 for 2006

“Catch-Up” contributions available for participants age 50 and above

Fund management available via Internet with changes implemented within 24 business hours.

Paid Time Off

Paid Time Off – PTO

- Accrual begins with the first day of employment - available to use after completing the 90-day orientation
- Use for vacation, personal, holiday, or the first 2 days of any illness for the employee or their family member.
- Under 5 years service - accrue equivalent to 16 days per year at 4.92 hrs per pay period
- 5 yrs. to 10 yrs. – accrue equivalent to 21 days per year at 6.46 hrs per pay period
- Over 10 yrs. – accrue equivalent to 26 days per year at 8.00 hrs per pay period
- Maximum accrual is 400 hours – 50 days
- Cash-out opportunity - The 1st pay period of each December, maintain a minimum bank of 40 hours, over 40 hours cash out 1 – 40 hours at 100% and 41 – 80 hours at 90% of base pay.

ESL – Extended Sick Leave

- Accrual begins with the first day of employment - available to use after completing the 90-day orientation
- Accrue equivalent to 5 sick days per year, at 1.54 hours per pay period
- Maximum accrual is 480 hours (12 weeks)
- Use for each illness that exceeds a 24 hours waiting period
- Waiting period is paid from PTO

AAA (Auto Club) - Join AAA through corporate affiliation for only \$48 per year. This is a \$20 savings!!!

Birthday Present – Special present on your birthday

Day Care Discount

Employees may be eligible to receive a 10% discount on day care tuition at any La Petite Academy.

Employee Assistance Program (EAP)

Choice CARE Program benefit provided by Deer Oaks EAP Services offers up to 8 hours of free counseling per family member, per problem, per year. Qualified staff is available 24-hours per day, 7 days per week, to offer confidential assistance with personal, financial, legal, stress or family problems.

Group Discount Tickets - Movie Tickets to Regal Cinema Theaters, Fiesta Texas, Schlitterbahn, Sea World, Spurs Games and other opportunities.

Holidays - Employees receive anywhere from 9 to 12 holidays per year.

Security Service Federal Credit Union

Employees and their families may automatically qualify for membership. Services include direct deposit, low-rate loans, investment programs, etc.

TLC- The Laser Center

Laser vision correction benefit savings for employees and immediate family members.

Educational Assistance Program

Full time employees are eligible to participate in tuition reimbursement after 1 year of employment. The benefit is based on tenure and allows up to a maximum of \$3,000 educational assistance of pre-approved courses.

Sam's Club and Costco Membership

Employees have the opportunity to join Sam's and/or Costco Wholesale Clubs through the corporate affiliation.

Uniform Allowance – WellMed offers periodic uniform allowances in addition to discounts on uniform products.

Passport to Wellness

Employee Wellness program, which includes discounts to fitness centers, educational programs, disease management, smoking cessation and many more programs to inspire healthy lifestyles.