



BENEFITS TO PROMOTE & MAINTAIN YOUR WELL BEING

Benefit	Description	Eligibility	Who Pays
Health Insurance	Two separate health insurance plans to choose from to fit your needs. Both plans include prescription benefits at the pharmacy and mail order, and mental health/substance benefits.	First day of the month following 60 days or qualifying event. All full-time employees are eligible.	Quakerdale & Employee
Dental Plan	A plan through MetLife pays 100% of Diagnostic and Preventive Services. Basic and major restorative and orthodontia benefits are also included at various percentages.	First day of the month following 60 days or qualifying event. All full-time employees are eligible.	Quakerdale & Employee
Vision Plan	Two separate vision plans are offered: <u>Avesis:</u> Employees can choose to elect vision insurance which covers one examination and either new lenses or contact once per calendar year. New frames once every two years. <u>Met Life:</u> All employees regardless of electing vision insurance will have the MetLife Vision Discount program.	First day of the month following 60 days or qualifying event. All full-time employees are eligible.	Avesis - Employee Met Life – no cost
Flexible Spending Accounts	Allows employees to set aside pretax dollars for reimbursement of eligible dependent care expenses and medical, dental and vision expenses not covered by insurance.	Within 30 days of Hire Date and at open enrollment each year. All full-time and part-time employees are eligible.	Employee
Optional Insurance Options	Various elective options are available through Colonial Life.	Available to all full-time and part-time employees.	Employee

TIME OFF FOR YOURSELF AND FAMILY

Benefit	Description	Eligibility	Who Pays								
Vacation	<p>Vacation for employees accrues as follows:</p> <table border="0"> <tr> <td>Up to 3 years</td> <td>10 days</td> </tr> <tr> <td>3 years to 7 years</td> <td>15 days</td> </tr> <tr> <td>7 years to 20 years</td> <td>20 days</td> </tr> <tr> <td>20 years and over</td> <td>25 days</td> </tr> </table> <p>Eight paid holidays: New Years Day, Good Friday, Memorial Day, Independence Day, Thursday prior to Thanksgiving, Thanksgiving Day, Christmas Day, and Labor Day.</p>	Up to 3 years	10 days	3 years to 7 years	15 days	7 years to 20 years	20 days	20 years and over	25 days	<p>Employees begin accumulating vacation from their hire date but cannot begin using it until completion of the 3 months of employment.</p> <p>All full-time employees are eligible.</p>	Quakerdale
Up to 3 years	10 days										
3 years to 7 years	15 days										
7 years to 20 years	20 days										
20 years and over	25 days										
Bereavement Leave	<p>Time off in the event of the death of an employee's immediate family member. Immediate family is defined as the employee's spouse (5 days), children or step-children (5 days), parents of the employee and spouse (3 days), grandparents and grandchildren of the employee and spouse (3 days) and siblings of the employee (3 days).</p>	<p>All full-time employees are eligible.</p>	Quakerdale								

WHEN THE UNEXPECTED HAPPENS

Benefit	Description	Eligibility	Who Pays
Long Term Disability	<p>Provides for 60% of pre-disability weekly wage in the event of an injury or illness lasting longer than 90 days.</p>	<p>First day of the month following 60 days or qualifying event.</p> <p>All full-time employees are eligible.</p>	Quakerdale
Life Insurance	<p>Quakerdale pays up to \$25,000 for each full-time employee.</p> <p>Employees may purchase additional coverage for themselves and eligible family members.</p>	<p>All full-time employees are eligible their first day of employment.</p>	Quakerdale & Employee (if employee wishes to purchase more than offered by Quakerdale)
Family Medical Leave	<p>Provides up to 12 weeks of unpaid leave for Colleagues for any leave that is allowable by the Family Medical Leave Act (FMLA) of 1993.</p>	<p>Must have been employed for at least one year and have 1,250 hours in the 12 month preceding the leave.</p>	No Cost

BUILDING YOUR CAREER AND YOUR FUTURE

Benefit	Description	Eligibility	Who Pays
403(b) Retirement Plan	Employees are eligible to participate in the Quakerdale Tax Deferred Annuity Savings Plan (403b) or Roth Retirement plan. Quakerdale matches 100% on the first 5% of payroll deduction.	All full-time and part-time Employees are eligible for this benefit starting on their hire date.	Quakerdale & Employee

OTHER BENEFITS AVAILABLE TO YOU

Benefit	Description	Eligibility	Who Pays
Employee Assistance Program	Employee Assistance Program (EAP) Plan provides personal coaching and short-term counseling services to employees and their families. Access to EAP website which contains thousands of helpful articles and links.	Available to all employees of Quakerdale	Quakerdale pays for 3 phone coaching visits per issue
Wellness Resources	Information and tools to help you manage your health are available through our health insurance carrier.	Available to all full-time employees of Quakerdale and their family members who are enrolled on the health insurance plan.	No Cost
Direct Deposit	Direct deposit to any bank or credit union is mandatory for payroll purposes.	All employees.	No Cost

Disclaimer: This Benefit Summary document is a simple “summary” of the benefits Quakerdale offers to its employees. Please contact the Director of Administrative Services at 641-497-5294 for more specific information about the benefits Quakerdale offers to its employees.