



## 2012 Benefit Summary

| Benefits to Promote and Maintain Your Health & Well Being |   |  |   |
|---|---|--|---|
| Benefit   | Description   | Eligibility  | Who Pays  |
| <b>Health Insurance</b>                                   | A health insurance plan from Wellmark with a wide provider network to fit your needs. Includes prescription benefits at the pharmacy and mail order, and mental health/substance benefits.  | First day of the month following 60 days or qualifying event.<br><br>Full-time employees   | Quakerdale & Employee                           |
| <b>Dental Plan</b>  | 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.<br><br>Full-time employees.  | Quakerdale & Employee                           |
| <b>Vision Plan</b>  | Two separate vision plans are offered:<br><br><b>Avesis:</b> 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.<br><br><b>Met Life:</b> All full-time employees regardless of electing vision insurance will have the MetLife Vision Discount program. | First day of the month following 60 days or qualifying event.<br><br>Full-time and part-time* employees<br><br>First day of the month following 60 days<br><br>Full-time employees | Avesis - Employee<br><br><br>Met Life - no cost |
| <b>Flexible Spending Accounts</b>                         | Allows employees to set aside pretax dollars for reimbursement of eligible dependent care, medical, dental, and vision expenses not covered by insurance.   | Within 30 days of Hire Date and at open enrollment each year.<br><br>Full-time and Part-time* employees  | Employee  |
| <b>Voluntary Insurance</b>                                | Various options are available through Colonial Life.  | Full-time and Part-time* employees.  | Employee  |

## Time Off For You and Your Family

| Benefit                  | Description  | Eligibility  | Who Pays   |
|--------------------------|--|--|------------|
| <b>Vacation</b>          | Vacation for employees accrues as follows:<br>Up to 3 years                      10 days<br>3 years to 7 years                15 days<br>7 years to 20 years                20 days<br>20 years and over                 25 days   | Accrued from date of hire but unable to use during first 90 days.<br><br>Full-time employees | Quakerdale |
| <b>Holiday Pay</b>       | Eight paid holidays per year: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday After Thanksgiving, and Christmas Day.  | Full-time Employees  | Quakerdale |
| <b>Bereavement Leave</b> | Time off in the event 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). | Full-time Employees  | Quakerdale |

## When the Unexpected Happens

| Benefit                         | Description  | Eligibility  | Who Pays   |
|---------------------------------|--|--|--|
| <b>Long-Term Disability</b>     | Provides for 60% of pre-disability weekly wage in the event of an injury or illness lasting longer than 90 days.   | First of the month following 60 days or qualifying event<br><br>Full-time Employees                                      | Quakerdale   |
| <b>Life Insurance</b>           | Core Coverage: Quakerdale pays for \$25,000 of coverage for each full-time employee.<br><br>Employees may purchase additional coverage for themselves and additional family members. | First of the month following 60 days or qualifying event<br><br>Full-time Employees                                      | Quakerdale pays for Core Coverage<br><br>Employee Pays for Additional Coverage |
| <b>Family and Medical Leave</b> | Provides up to 12 weeks of unpaid leave employees for any leave that is allowable by the Family Medical Leave Act (FMLA) of 1993.  | Must have been employed for at least one year and have worked at least 1,250 hours in the 12 months preceding the leave. | No Cost  |

## Building Your Future

| Benefit                       | Description  | Eligibility                               | Who Pays              |
|-------------------------------|--|---|-----------------------|
| <b>403(b) Retirement Plan</b> | Employees are eligible to participate in the Quakerdale Tax Deferred Annuity Savings (403(b)) or Roth Retirement Plan. Quakerdale will match 100% of an employee's payroll deduction up to 5%. | Date of hire.<br>Full-time and Part-time* | Quakerdale & Employee |

## Other Benefits Available

| Benefit                            | Description   | Eligibility   | Who Pays   |
|------------------------------------|---|---|--|
| <b>Employee Assistance Program</b> | 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. | All Employees   | Quakerdale pays for up to 3 telephone counseling visits per incident |
| <b>Wellness Resources</b>          | Information and tools to help you manage your health are available through our health insurance carrier.  | All employees and their family members enrolled in our health insurance plan. | No Cost  |
| <b>Direct Deposit</b>              | Direct deposit to any bank or credit union is mandatory for payroll purposes.   | All Employees   | Quakerdale   |

*Disclaimer: This Benefit Summary document is a simple "summary" of the benefits Quakerdale offers to its employees. Please contact the Human Resource Coordinator at 641-497-5294 for more specific information about the benefits Quakerdale offers to its employees.*

\* For Benefits Purposes only, Part-time Employees are part-time employees who work at least 20 hours per week. On-Call, Casual, and Temporary Employees are not benefit eligible.