



BENEFIT NEWS

Travel Guard Group May 2006 Employee Benefit Summary

Benefit	Available To			Paid By		Eligibility Starts	Comments
	FT	PT>25	PT<25	Employee	Employer		
Health Insurance	✓	✓		✓	✓	FT Employees – 1 st of the month following start of employment PT>25 Employees – 1 st of the month following 60 days of employment	<ul style="list-style-type: none"> ♦ Available to eligible employees and dependents ♦ Two plan options ♦ Premiums are Per Pay Period ♦ Pay as little as 14% based on participation in the Wellness Program.
Dental Insurance	✓	✓		✓	✓	FT Employees – 1 st of the month following start of employment PT>25 Employees – 1 st of the month following 60 days of employment	Available to eligible employees and dependents.
Vision Discounts	✓	✓	✓			First day of employment	<ul style="list-style-type: none"> ♦Discount with Shopko and Sterling Optical ♦Not available in all states ♦Contact Human Resources
Flexible Spending Plan	✓	✓	✓	✓		First day of employment and at renewal period	<ul style="list-style-type: none"> ♦Two accounts available: Medical Dependent Care ♦Monies must be used by Dec. 31 of the current calendar year
Health Reimbursement Accounts	✓	✓			✓	First day of employment and at the renewal period	<ul style="list-style-type: none"> ♦Must be on the Standard Health Plan ♦Company match money based on employee contribution to the FSA ♦Rolls over into next plan year
Noelcare Wellness Program	✓	✓	✓		✓	First day of employment	<ul style="list-style-type: none"> ♦On Site Health Coach ♦Variety of company paid wellness resources

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Benefit	FT	PT>25	PT<25	Employee	Employer	Eligibility Starts	Comments
401 (k)	✓	✓	✓	✓	✓	90 days after hire	♦More information to follow
529 College Savings	✓	✓	✓	✓		First day of employment	Contact Human Resources
Life Insurance / AD&D	✓			✓	✓	First of the month following start of employment	♦Company paid policy on FT employees ♦Optional buy up available on self ♦Various amounts available on spouse and dependents ♦Deduction based on 24 pay periods
Disability	✓				✓	First day of the month following employment	♦Pays 60% of pay ♦Begins on the 8 th day of disability
Vacation	✓	✓				First day of employment	♦Full Time Employees 1 – 5 years: 2 wks (pro-rated 1 st yr) 5 – 10 years: 3 wks 10 + years: 4 wks ♦Part Time > 25 1 – 5 years: 50 hrs (pro-rated 1 st yr) 5 – 10 years: 75 hrs 10+ years: 100 hrs
Holidays	✓	✓				First day of employment	♦11 paid holidays per year ♦Full Time: Full Day is 8 hrs Half Day is 4 hrs ♦Part Time >25 Full Day is 4 hrs
Employee Referral	✓	✓	✓		✓	First day of employment	♦\$500 after referred employee completes 6 months ♦\$300 after referred employee completes 1 year.