

Employee Benefits

Health Insurance
Dental Insurance
Life Insurance/AD&D
Short Term Disability
Medical Reimbursement
Dependent Care
Earned Time
Holidays

Effective: November 1, 2008

Health Insurance

Eligibility: Full-time employees working 30 hours per week or more

Effective Date: First day of the month following completion of 60 days of continuous employment

Health Coverage: Harvard Pilgrim Best Buy 500; NetOption HMO

Renewal Date: June 1
*Changes may be made before the annual renewal date for change in status due to marriage, divorce, death, retirement, birth of a child, or spouse's employment change.

Coverage Ends: First of the month following termination
*COBRA may be available

Community Bridges will pay 95% of the cost of the HMO plan.

Employee Contribution (deducted bi-weekly): *subject to change

HMO:

Employee	\$12.59
Employee and One	\$27.06
Employee/Child(ren)	\$25.18
Family	\$39.02

Opt-out Plan: Employees choosing not to participate in the company provided health plan may opt out by providing proof of other health coverage. Employees will receive \$100.00 per month should they choose other health coverage.

Dental Insurance

Eligibility: Full-time employees working 30 hours per week or more

Effective Date: First day of the month following completion of 60 days of continuous employment

Dental Coverage: Northeast Delta Dental

Renewal Date: July 1

Coverage Ends: First of the month following termination
*COBRA may be available

Employee Contribution (deducted bi-weekly): *subject to change

Employee	\$ 0.00
2 Person	\$13.35
Family	\$32.76

Covered Services:

Cleaning and x-rays	100%*	(no deductible)
Fillings etc.	80%*	(deductible applies)
Major Dental Work	50%*	(deductible applies)
Orthodontics	50%*	(no deductible)

*Provided services are performed by a participating network provider

Short Term Disability (STD)

Eligibility: Full-time employees working 30 hours per week or more

Effective Date: First day of the month following completion of 60 days of continuous employment

Coverage: 26 Weeks
60% of salary to a maximum of \$500.00/week
1st day of Disability for Accidental Injury
8th day of Disability for Sickness

Procedure: Employee must notify Human Resources in order to fill out the required forms. Doctor's certificates may be required.

Earned Time

Eligibility: Full-time regular (not temporary) or a part-time regular employee who normally work at least 20 hours per week are eligible to receive earned time.

Amount:

Years as an Eligible Employee	Accrual Rate per Hour Worked	Maximum Accrual per Pay Period	Maximum Accrual Balance Allowed to be Carried
Less than 2 years	0.127 hours	10.16 hours	248 hours
2 to 4 years	0.146 hours	11.68 hours	285 hours
5 to 9 years	0.165 hours	13.20 hours	320 hours
10 or more years	0.185 hours	14.80 hours	360 hours

Usage: Earned time is used for all paid time off from work. This includes vacations, personal days, sick days, bereavement and holidays. Employees are expected to provide as much advance notice as possible for scheduled time off (i.e.: vacations, doctor appointments). Requests for time off must be authorized by an employee's supervisor on a first come/first served basis in accordance with staffing needs. The agency recognizes that there are times when employees will need to use earned time and will not be able to provide notice (i.e. illness, bereavement). Employees are still eligible to use earned time for those absences, but must provide reasonable and timely notice to their supervisor and they should be aware that excessive unscheduled absences will be subject to disciplinary action in accordance with the Attendance Policy (HR-7-06). No advance notice is necessary to use earned time on an agency recognized holiday.

Unused Time: When an employee terminates employment or is no longer eligible to participate in the earned time plan, the unused earned time balance will be paid out in accordance with the Earned Time policy.

Life Insurance/AD&D

Eligibility: Full-time employees working 30 hours per week or more

Effective Date: First day of the month following completion of 60 days of continuous employment

Coverage: \$20,000 Term Insurance & AD&D (No cost to employee)

403B

Eligibility: All employees

Description: A 403B Tax-Sheltered Account is a retirement savings program designed to allow employees of public school systems or other qualified tax-exempt organizations the opportunity to invest pre-taxed dollars into an account. Monies are in turn sheltered from taxes until withdrawn from the account.

Procedure: Self-directed program in which Community Bridges will provide the payroll deduction and transfer mechanism into one of the following tax-sheltered accounts: Fidelity Investments or the Calvert Group. Interested employees should notify Human Resources.

Company Match: 0

Medical Reimbursement

- Eligibility:** Full-time employees working 30 hours per week or more
- Effective Date:** First day of the month following completion of 60 days of continuous employment
- Description:** Payroll deduction program that sets money aside on a pre-taxed basis for Dental, Vision, Medical Bills, Prescriptions, etc.
- Procedure:** Employees may enroll during the open enrollment period. New hires may enroll during orientation with the Human Resources.

Dependent Care

- Eligibility:** Full-time employees working 30 hours per week or more
- Effective Date:** First day of the month following completion of 60 days of continuous employment
- Description:** Payroll deduction program that sets money aside on a pre-taxed basis for Daycare, Elderly Care, etc.
- Procedure:** Employees may enroll during the open enrollment period. New hires may enroll during orientation with Human Resources.

Holidays

New Years Day
Dr. Martin Luther King, Jr. Day
President's Day
Memorial Day
Independence Day
Labor Day
Columbus Day
Veterans Day
Thanksgiving
Day after Thanksgiving
Christmas

Community Bridges provides a variety of benefits to its employees depending on their category of employment. Community Bridges reserves the right to change, revise or eliminate any and all of these employment benefits at any time.