



Benefit Summary for Full-Time Employees

This is a general summary of the benefits available under your Employee Benefit Program. This summary is intended to show highlights of the benefits. Refer to plan documents, available at the Office of Human Resources, for more specific information.

LIFE INSURANCE
FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY

Available to: Full Time A and Full Time B employees.
Coverage, if elected, is effective the 1st day of the month following 30 days of employment.

The College pays 100% of the premiums for this benefit.

The value of this group term life policy is one and one half the amount of your annual base salary with the minimum pay out of \$30,000 and a maximum pay out of \$325,000 if under 60 and \$300,000 if over 60.*

Amount reduces for active employees to:

- 35% at age 65
- 50% at age 70
- Terminates at retirement

MEDICAL COVERAGE
AETNA

Available to: Full Time A and Full Time B employees.

Coverage, if elected, is effective the 1st day of the month following 30 days of employment.

The College pays 75% of the premiums for this benefit.

The College currently provides an option of two health plans, (1) an HMO that provides only in-network coverage through your primary care physician and through referrals to participating specialists, or (2) a POS plan that provides both in-network and out-of-network coverage for services rendered by non-participating physicians/facilities.

If you elect not to participate in the medical plan during the initial eligibility period, you will have the opportunity to join once a year during "open enrollment" (typically in November for the following February).

However, if an eligible event occurs, such as death, divorce, or loss of employment, that results in your losing coverage under another plan, upon submission of proof of that loss of coverage you may enroll in the plan.

During open enrollment you are also given the opportunity to change from one plan design to another.

**IN-NETWORK BENEFITS FOR QPOS PLANS ARE IDENTICAL TO THE HMO.
IN ADDITION, OUT-OF-NETWORK BENEFITS ARE PROVIDED FOR THE QPOS PLAN.**

BENEFIT	AETNA (In Network- HMO & QPOS) Services Provided at Participating Providers	AETNA (Out of Network- QPOS)
Primary Care Office Visits	\$20.00 co-pay	Subj. to Deductible & Co-Ins.
Specialist Care Visits	\$20.00 co-pay	Subj. to Deductible & Co-Ins.
Diagnostic Outpatient Testing:		
Lab	No charge.	Subj. to Deductible & Co-Ins.
x-rays	\$20.00 co-pay	Subj. to Deductible & Co-Ins.
MRI	\$20.00 co-pay	Subj. to Deductible & Co-Ins.
EEG/ECG & all other	No charge	Subj. to Deductible & Co-Ins.
Outpatient Therapy	\$20.00 co-pay	Subj. to Deductible & Co-Ins.
Outpatient Surgery	No charge	Subj. to Deductible & Co-Ins.
Hospitalization:		
Physician & surgeon	No charge	Subj. to Deductible & Co-Ins.
Anesthesia.	No charge	Subj. to Deductible & Co-Ins.
Semi-Pr. Room & Bd.	No charge	Subj. to Deductible & Co-Ins.
All drugs and meds	No charge	Subj. to Deductible & Co-Ins.
Diagnostic Testing	No charge	Subj. to Deductible & Co-Ins.
Regular Nursing Care	No charge	Subj. to Deductible & Co-Ins.
Special duty Nursing Care	No charge if medically necessary.	When med. nec.- Subj. to Deductible & Co-Ins.
Emergency Care:		
ER	\$50 co-pay, waived if admitted	Subj. to Deductible & Co-Ins.
Urgi-Center	\$20.00 co-pay	Subj. to Deductible & Co-Ins.
Ambulance	No Charge when med. nec.	Subj. to Deductible & Co-Ins.
Maternity Care:		
Pre & Post Natal Care	1 st OB visit \$20.00 co-pay	Subj. to Deductible & Co-Ins.
Hospital for mother & child	No charge	Subj. to Deductible & Co-Ins.
Chiropractic Care	\$20.00 co-pay	Subj. to Deductible & Co-Ins. With \$1000 annual max.
Mental Health Care:		
In-patient	35 days/calendar year @ approved facility. No charge.	35 days- Subj. to Deductible & Co-Ins.-@ any facility
Outpatient	20 visits/yr. \$25.00 co-pay per visit	After deductible, 20 visits/yr. @50%
Home Health Care:		
Home Care Visits:	No charge	Subj. to Deductible & Co-Ins.
Physician House calls:	\$25.00 co-pay	Subj. to Deductible & Co-Ins.
Skilled Nursing Facility	No charge for up to 240 days/year	Subj. to Deductible & Co-Ins. - 240 days/yr., plus 35 physician visits
Substance Abuse:		
In-patient detoxification	No co-pay, 7 days/yr.	7 days/yr.-Subj. to Deductible & Co-Ins. @ any facility
In-patient rehab	No co-pay, 30 days	Not Covered
Outpatient rehab	60 visits/yr.-\$20.00 co-pay	60 visits/yr.-Subj. to Deductible & Co-Ins.
Prescription Drugs:		
Generic	\$5.00 co-pay @ Aetna participating pharmacies	\$5 co-pay @ Aetna participating pharmacies
Brand- On Preferred List	\$10.00 co-pay @Aetna participating pharmacies	\$10 co-pay @Aetna participating pharmacies
Generic/Brand- Not on Preferred list	\$25.00 co-pay @ Aetna participating Pharmacies	\$25 co-pay @ Aetna participating pharmacies
Durable Medical Equipment	No co-pay. Pre-certification required.	Subj. to Deductible & Co-Ins.
Preventive Care:		
Routine Physicals	\$20.00 co-pay. One per year.	One per year. Subj. to Deductible & Co-Ins
Routine GYN	\$20.00 co-pay. One per year.	One per year. Subj. to Deductible & Co-Ins
Mammography	\$20.00 co-pay	Subj. to Deductible & Co-Ins
Well Child Care Immunizations	\$20.00 co-pay	No Deductible or Coinsurance applies.
Prescription Lens Reimbursement	\$100 every 2 years	\$100 every 2 years
Deductibles	N/A	\$250 Individual/ \$500 Family
Co-Insurance	N/A	80%/20%
Out-of-Pocket Expenses		\$1,250 Individual / \$3,500 Family
Annual Maximum		\$2,000,000

VISION CARE AETNA

Included as part of Medical Coverage.

There are four ways to take advantage of the benefits Aetna offers its participants:

1. Routine Eye Exams:

If you wear glasses:

Age 1-18yrs: Exam covered every 12 months; \$15 co-pay

Age 19yrs +: Exam covered every 24 months; \$15 co-pay

If you don't wear glasses:

Age 1-45yrs: Exam covered every 36 months; \$15 co-pay

Age 46yrs +: Exam covered every 24 months; \$15 co-pay

You must go to an **in-network** doctor for your eye exams, **even if you have the QPOS plan**.

There is neither reimbursement, nor co-insurance benefits for out-of-network doctors. Participating doctors may be found through DocFind on the Aetna.com website; look for the "Vision One Providers". **However, not all-participating doctors are listed.** A doctor of your choice **may** be a participating doctor; you must call that particular provider to find out.

2. Every 24 months you may submit a claim form and receive \$100 towards lens reimbursement.

3. Vision One Plan:

- Participating vision care centers give discounts to Aetna participants with no claim forms.
- Refer to DocFind on Aetna.com for a complete list. Some Vision One providers offer discounts on eye exams as well as discounts on lenses and frames. **Not all Vision One centers are also in-network providers where your eye exam will be covered by the insurance plan.** Call and ask the chosen center if they are in-network or not.
- Participating vision care centers include Pearl Vision, Sears, JC Penny, etc. Call the chosen center to verify that they still participate.
- **No Claim forms necessary to receive discounts**

If you like, you may go to an in-network doctor for a covered eye exam and then, if the doctor is not also participating in Vision One, to a separate Vision One center to fill your prescription at the discounted rate.

4. New County Optical:

- See flyer for locations
- Free Eye Exam (No co-pay)
- + Every 24 months, you may receive a \$200 reimbursement discount without submitting claim forms to Aetna. \$100 from Aetna and \$100 from New County Optical. Benefits are applied immediately when services are rendered.
- **No Claim forms necessary to receive discounts**

DENTAL COVERAGE AETNA

Available to: Full Time A and Full Time B employees.
Coverage, if elected, is effective the 1st day of the month following 30 days of employment.

The College pays 75% of the premiums for this benefit.

This is a summary of the Aetna DMO and PPO plan coverage. This summary describes some of the more frequently performed dental procedures. In order for a covered person to be eligible for DMO benefits, covered dental services must be provided or prescribed by a personal dentist selected from the network of DMO participating dentists.

If you elect not to participate in the dental plan during the initial eligibility period, you will have the opportunity to join once a year during "open enrollment" (typically in November for the following January)

However, if an eligible event occurs, such as death, divorce, or loss of employment, that results in your losing coverage under another plan, upon submission of proof of that loss of coverage you may enroll in the plan.

During open enrollment you are also given the opportunity to change from one plan design to another. In addition, you may change from the DMO to the PPO anytime during the year (certain limitations apply) by calling Aetna Dental at 877-238-6200.

	<u>DMO</u>	<u>PPO</u>
Annual Deductible Individual	None	\$50 *
Annual Deductible Family	None	\$150 *
Preventive Service Covered Percent	100%	80%
Basic Service Covered Percent	100%	80%
Major Service Covered Percent	50%	50%
Annual Benefit Maximum	None	\$2,000
Office Visit Co-pay	None	None

*The deductible under the PPO Plan applies to: Basic & Major services only.

Covered Dental Services

The coverage levels for some common dental services are shown below.
Benefits under the PPO plan are subject to usual and prevailing charge limits.

BENEFIT	DMO	PPO
Visits and Exams:		
Visit for oral examination (1)	100 %	80%
Prophylaxis, including scaling and polishing (1)	100%	80%
Fluoride children under 18 (1)	100%	80%
Oral hygiene instruction	100%	Not covered
Sealants (permanent molars only) (1)	100%	Not covered
X-Rays:		
Bitewing x-rays (1)	100%	80%
Full mouth series (1)	100%	80%
Periapical x-rays	100%	80%
Endodontics:		
Pulpotomy	100%	80%
Root canal therapy, anterior or bicuspid tooth, with x-rays and cultures.	100%	80%
Apicoectomy	100%	80%
Root canal therapy, molar teeth, with x-rays and cultures	50%	80%
Minor Restorations:		
Amalgam (silver) fillings	100%	80%
Composite fillings (anterior teeth only)	100%	80%
Stainless steel crowns	100%	80%
Periodontics		
Scaling and root planing (1)	100%	80%
Subgingival curettage (1)	100%	80%
Gingivectomy	100%	80%
Osseous surgery	50%	80%
Oral Surgery:		
Incision and drainage of abscess	100%	80%
Uncomplicated extractions	100%	80%
Surgical removal of erupted tooth	100%	80%
Surgical removal of impacted tooth (soft tissue)	100%	80%
Surgical removal of impacted tooth (full or partial bony)	50%	80%
Prosthodontics / Major Restorations:		
Inlays/ onlays	50%	50%
Crowns	50%	50%
Full & partial dentures	50%	50%
Denture repairs	50%	80%
Pontics	50%	50%
Anesthesia:		
General Anesthesia/ IV Sedation	50%	80%
Space Maintainers	50%	80%

(1) Frequency and/ or age limitations apply to these services. These limits are described in the booklet/ certificate or evidence of coverage.

Under the DMO Plan, services performed by specialists, including general anesthesia, are eligible only when prescribed by the personal care dentist and authorized by Aetna.

Co-payments under the DMO Plan are based on the dentist's usual and customary fee which has been reviewed by Aetna for reasonability. This fee may not be the basis for Aetna's compensation to participating dentists, which may have a separate and unrelated basis. This Plan has limitations and exclusions.

Non-Participating Dentist Benefits under the DMO Plan

The benefits shown under the DMO Plan on the first page apply to care given by participating dentists. If a person enrolled in the DMO Plan receives care from a non-participating dentist, the benefits are reduced significantly. A complete description of the non-participating dentist benefits appears in the group contract.

Emergency Dental Care under the DMO Plan

DMO participating dentists will arrange for treatment for your dental emergencies at the DMO level of benefits. But, if the emergency occurs more than 50 miles from your home, you have limited coverage for certain treatment by a non-participating dentist. The services must be needed to relieve pain or prevent the worsening of a condition that would be caused by delay of treatment. The benefits are paid at the DMO non-participating level of benefits, but the deductible does not apply.

In a New Jersey group contract, except for certain emergency care, there are no benefits for services provided by a non-participating dentist.

Under the PPO, benefits are payable based on the usual and prevailing data as determined by Aetna. When services are provided by a non-network provider, the benefits payable are limited to the unusual and prevailing charges, as determined by Aetna. Charges are subject to Usual & Prevailing limits, with no deductible.

SHORT-TERM DISABILITY
THE HARTFORD

**Available to: All Employees.
Coverage is immediate**

The College pays 100% of the premiums for this benefit.

The purpose of this plan is to protect you against a loss of your income during non-job-related disabilities that last no longer than 26 weeks. It is not a plan designed for day-to-day absenteeism, but a plan that will pay weekly disability benefits for absences in excess of seven (7) calendar days. To receive these benefits you must be under the care of a duly licensed physician.

The benefit payable is one-half your average weekly wage to a maximum as established by law (currently \$170/wk.) for a maximum of twenty-six (26) weeks.

Employees are required to notify the Office of Human Resources of medical absences in excess of five days (Monday through Friday) and to file a Short Term Disability Claim regardless of the number of paid sick days available to the employee.

VOLUNTARY SHORT-TERM DISABILITY
FIRST UNUM LIFE INSURANCE COMPANY

Available to: Full Time A and Full Time B employees.
Coverage, if elected, is effective the 1st day of the month following 30 days of employment.

The employee pays 100% of the premiums for this benefit.

The College offers a benefit that allows you to purchase additional short-term disability through First Unum Life Insurance Company. The basis of this benefit is that by calling First Unum and telling them that you are an employee of the College they will give you reduced rates on additional insurance that fits your personal needs.

Call 1-800-265-3199; Myra Smith , Ext. 6168 or Steven Dunn at 212-984-6158.

**LONG TERM DISABILITY PLAN
FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY**

**Available to: Full Time A and Full Time B employees.
Coverage, if elected, is effective the 1st day of the month following 30 days of employment.**

The College pays 50% of the premiums for this benefit.

The Long-Term Disability Plan provides salary continuance if a disability should last longer than six (6) months.

The Long-Term Plan will pay 60% of your monthly rate of basic earnings less other income benefits* to a maximum benefit of \$5,000 per month. The minimum monthly benefit is \$100 or 10% of the benefit payable prior to any benefit reduction, whichever is greater.

Benefits are payable for a maximum period as noted below:

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Age 61 or Younger	To age 65
62	3-1/2 years
63	3 years
64	2-1/2 years
65	2 years
66	1-3/4 years
67	1-1/2 years
68	1-1/4 years
69 +	1 year

Total disability benefits are payable if:

1. You cannot perform each and every duty pertaining to your occupation during the first two years of benefit eligibility, and after two years if
2. You cannot perform the duties of each and every other occupation of employment for wage or profit which you are reasonably qualified for by reason of training, education, or experience.

In conjunction with long-term disability benefits, First Reliance will make contributions to the employee's retirement annuity on behalf of the College, based on College plan provisions, in the amount of 15% of covered monthly earnings not to exceed \$1500.00.

*Other income benefits:

Other Income Benefits means disability or retirement benefits, or income from group plans, association group coverage, pension or military pension, employer-related individual policy, Railroad Retirement Act, statutory coverage, unemployment compensation, workers' compensation, damages or settlement for income loss, employee and dependent Social Security.

RETIREMENT PLAN TIAA/CREF

Available to: All employees who meet plan qualifications identified below

Employees are eligible to participate in the TIAA/CREF retirement plan after completing one year of continuous service with a minimum of 1,000 hours worked* in that year at the College. An eligible employee who has performed services with a four-year college or university immediately prior to employment with the Institution may participate in the plan the 1st of the month following date of hire.

The plan is designed to afford you an income at retirement age, defined by the Plan as age 65. You are, however, free to begin your annuity income when you retire at any age, but generally not later than age 71. Upon attainment of age 55 and separation from employment with the College, you may take advantage of the "cashability" options available with TIAA/CREF.

An individual who is first-time participant in the College's TIAA/CREF retirement plan can choose to:

- 1) Contribute 5% of his/her annual salary, or
- 2) Contribute 1% to 4% the first year of membership, increasing the contribution by 1% per year until 5% is being contributed.

An individual who has been a member of a TIAA/CREF retirement plan must contribute 5% of his/her annual salary.

Regardless of the employee contribution, the College will contribute 5% of the employee's annual salary. This amount together with a College contribution as noted on the chart below, will be transmitted each pay cycle to the Teachers Insurance and Annuity Association as an annuity payment. All such payments are fully vested.

The program includes provision for tax-sheltered annuity and provision for voluntary contributions by employees in excess of 5%, by adding to the regular retirement fund, or by participating in the Supplemental Retirement Annuity (SRA).

<u>Completed Years of Plan Participation*</u>	<u>Individual Contribution</u>	<u>College Contribution</u>
1 - 7	1-5%	5%
8 - 14	5%	6%
15 - 20	5%	7%
21 & up	5%	8%

*For individuals participating prior to June 30, 1991, percentage based on completed years of eligible service; after that date based on completed years of participation.

The amount of annuity income you receive at retirement depends on several factors, including your salary, the level of contributions, the length of time you participate, the age at which you retire and the income option you choose.

TIAA's rate of interest is fixed and announced each year. CREF's rate of return is based on common stock performance or money market investment, which varies daily. You can divide your contributions between TIAA and CREF.

These annuities have no loan value.

(TIAA/CREF) in the form of an individually owned tax-sheltered annuity fund under Section 403 (b) of IRS regulations. Participation is voluntary and requires employee contributions. Employees select investment options and may change those elections within established guidelines.

*Full Time Faculty are considered to work 1000 hours.

SUPPLEMENTAL RETIREMENT PLAN TIAA/CREF

Available to: All Employees

This plan is designed for employees who want to set aside tax-deferred funds over and above amounts being accumulated under the Retirement Plan, or for individuals who have not met the criteria for participation in the Regular Retirement Plan.

The College does not contribute to the SRA. The SRA is a tax-sheltered annuity fund under Section 403 (b) of IRS regulations. Employees may select investment options and may change those elections within established guidelines.

The purchase of these TIAA or CREF annuities differs from regular retirement annuities in that:

- SRA's can be surrendered for their full accumulated value in cash at the time of termination/retirement (subject to applicable taxes).
- SRA's include a "fixed-period" pay out option in addition to a "lifetime" benefit.
- SRA's provide the same choice of annuity income options.
- SRA's provide for loans.
- The College does not match any contributions made to an SRA.
- You can be a participant in the Supplemental Retirement Plan without being a participant in the regular Retirement Plan should the extra features of the SRA outlined above provide greater appeal.
- Funds in fixed rate supplemental annuities (TIAA) return slightly lower interest rates than the regular annuity; while funds in supplemental variable rate annuities (CREF) return same rate of interest as the regular retirement account.

**FLEXIBLE SPENDING ACCOUNT (FSA)
ADMINISTERED BY MY FSA LINK**

**Available to: Full Time A and Full Time B employees.
Part Time A and Part Time B employees.
Coverage, if elected, is effective January 1st of each year.**

The employee makes 100% of the contributions for this benefit.

A Flexible Spending Account (FSA) is an employee-owned account that uses pre-tax dollars to pay for out-of-pocket medical, dental and/or day care expenses. Monies the employee elects to deposit in a FSA is deducted from his/her gross pay before Federal, state (except NJ and PA), local and social security taxes are withheld. Such expenses include:

Medical Care

- > Deductibles
- > Co-Payments
- > Chiropractor
- > Psychological counseling
- > Dental expenses
- > Eye glasses/contact lenses
- > Over the counter drugs such as:
allergy remedies, antacids, cold
medicines, pain relievers.

Day Care

(Children up to age 13)

- > Nursery school
- > Kindergarten
- > Day camp
- > After school care

With the medical care account a special feature allows you to be reimbursed for eligible health care expenses without waiting for the cash to accumulate in your account.

As eligible expenses are incurred, employees are reimbursed with tax-free dollars. Claims are submitted directly to the company that administers the College's Flexible Spending Accounts, My FSA Link.

Once you begin to make contributions to an FSA, they cannot be stopped or changed during the plan year except if a "major life event" divorce, birth of a child, etc., occurs which necessitates an adjustment. It is important for you to accurately estimate the amount you want to contribute to an FSA because any funds unused at year end are forfeited.

Once per year during open enrollment you are given the opportunity to enroll and/or re-enroll in the FSA for the following calendar year.

EMPLOYEE ASSISTANCE PROGRAM (EAP)
NYACK HOSPITAL

Available to: All Employees

The College pays 100% of the premiums for this benefit.

All employees are eligible to take advantage of the Employee Assistance Program. An agreement made between the College and Nyack Hospital through its Employee Assistance Program (EAP) allows employees and their dependents to seek assistance for a wide range of human and family problems. Alcohol and drug abuse, family and marital distress, financial and legal difficulties and nervous or emotional disorders are among the issues that can be addressed.

An employee and or an employee's dependents may receive anywhere from one to three free consultation sessions for each problem; and there is no limit on the number of problems. If the problem is not of a nature that can be resolved by an EAP counselor in one to three sessions, the EAP will make an outside referral. The EAP works with the employee or dependent to make a referral to a service that will either be covered under the College's health plan or which will be within the individual's financial means. Information given to the EAP counselor by an employee is held in strictest confidence.

Contact Nyack Hospital, Employee Assistance Program at: 845- 638-8880.

The EAP offices are located at: 560 Route 303
Suite 219
Orangeburg, NY 10962

CREDIT UNION MEMBERSHIP
ACADEMIC FEDERAL CREDIT UNION

Available to: All Employees

The employee makes 100% of the contributions for this benefit.

The College is a member of the Academic Federal Credit Union. The Credit Union provides savings in interest rates and loan plans that compare favorably with banks.

Membership can also provide the convenience of automatic payroll deduction deposits and loan repayment. All accounts are insured up to \$100,000 by the National Credit Union Administration. In addition to various savings and loans plans, members can take advantage of a number of consumer discounts offered through the credit union, e.g. a discount at a local vision care center, car rental discounts, vacation discounts and more.

The services of Academic Federal Credit Union have been made available solely as a convenience to you. This Credit Union is an independent institution and has no affiliation with the College beyond the services that it offers on a contractual basis to our facility and staff. **The College assumes no responsibility for the Credit Union's performance.** The decision whether to utilize its services is entirely your own.

HOLIDAYS

Holidays are as announced for each academic/fiscal year, prior to July 1 of that year. Please refer to either the Administrators/Staff Calendar or the Academic Calendar.

PAID VACATION, SICK AND PERSONAL LEAVE TIME

Varies according to job classification and length of service. Refer to your employee Manual or contact Human Resources for specifics.

WORKER'S COMPENSATION

Coverage is provided by First Cardinal Corporation to every employee on the payroll in accordance with the provisions established by New York State Law.

Worker's Compensation provides benefits that may apply as a result of a job-related injury or sickness. These benefits may cover expenses for medical care, replacement of a portion of income lost as a result of disability, and lump-sum payments to a beneficiary in case of death. St. Thomas Aquinas College pays the total cost of the program. Remember: all job-related accidents should be reported immediately to the supervisor and Office of Human Resources regardless of the severity of the injuries.

UNEMPLOYMENT

Coverage is provided for all employees in accordance with New York State Law.

This Insurance continues a certain portion of salary if an employee loses his/her job through no cause of his/her own. Benefits are determined by the New York State Unemployment Division. St. Thomas Aquinas College pays the total cost of the program.

SOCIAL SECURITY (FICA)

Social Security provides all employees with tax-free disability and retirement benefits, and provides qualifying dependents with tax-free survivor benefits. After age 65, or when an employee has received Social Security disability income benefits for two years, Social Security also provides hospital and medical benefits under Medicare. St. Thomas Aquinas College matches every dollar the employee pays for Social Security according to the rates and limits prescribed by law.

SR. JOAN DOLORES LOAN FUND

Provides loans for emergencies or graduate studies for full-time employees. The maximum amount an employee can have on loan at any given point in time is \$2400. (Refer to employee manual).

UNDERGRADUATE TUITION REMISSION

Tuition assistance is available to Full-Time A & B and Part Time A & B employees and their eligible dependents for courses taken at STAC. Payment is based on length of service and the meeting of certain conditions as outlined in your employee Manual.

GRADUATE STUDIES

Tuition Remission benefits for Graduate courses is available to full-time employees who have completed one year of continuous full-time employment. Benefits available to dependents of full-time employees after two years of continuous full-time employment. Payment is based on length of service and the meeting of certain conditions as outlined in your employee Manual.

CONCLUSION

The contents of this Summary cover the highlights of the Employee Benefit Program. If any of the information contained in this Summary appears to be in conflict with the provisions of the official Employee Benefit Plan(s), it is not intentional, and the official Employee Benefit Plan Documents must govern.