

The Threshold Incorporated

Employee Summary of Benefits



INSURANCE

Eligible the first of the month following 60 days of employment.

HEALTH INSURANCE AT 30-40 HOURS

- ◆ High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).
- ◆ Agency contributes \$1,000 (single) or \$2,000 (employee plus dependent) per year to HSA.

DENTAL INSURANCE AT 20-40 HOURS

Routine exams covered at 100%. Maximum benefit per year \$1200.

VISION INSURANCE AT 20-40 HOURS

Exams and lenses every year. Frames every other year. Contact lens benefit.

PAID TIME OFF AT 20-40 HOURS

Paid time off accruals will appear on the first payroll following 30 days of employment. Benefits may be carried from year to year.

PAID TIME OFF (PTO): PTO is accrued on a bi-weekly basis.

- ◆ Years 0 through 2: 15 days
- ◆ Years 3 through 5: 16.25

EXTENDED DISABILITY BANK (EDB): EDB is accrued on a bi-weekly basis.

- ◆ 5 days per year
- ◆ Available after a 3 day absence

HOLIDAYS: 10 scheduled holidays.

RETIREMENT PROGRAM:

The Threshold provides an easy way for you to save for retirement by offering participation in a 401(k) program. All employees may participate with their own funds beginning the first pay date of the next new quarter after 60 days of employment. Matching—dollar for dollar up to 3% of employee deferral and then 50% up to 5% (total match on 5% is 4%) upon enrolling in program. 100% vested after two years participation.

➤ *Purchased by the Threshold on behalf of the Employee:*

LONG-TERM DISABILITY AT 30-40 HOURS

Benefit begins following a 90 calendar day elimination period after the onset of the disability. Benefit pays 60% of base earnings.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) AT 30-40 HOURS

Benefit amount is equal to one time (1x) annual salary to the nearest \$1,000.