

# 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

*Maximum out of pocket \$3150 (Single) or \$6350 (Family) per year per covered individual.*

#### **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.*

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### **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.

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### **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 the first of a new quarter after 30 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%) after one year of service and 1,000 hours of service.*

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➤ *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.*