

**THE HIGHLANDS AT WYOMISSING
SUMMARY OF BENEFITS**

BENEFIT	FULL TIME	PART TIME	WHEN ELIGIBLE	EXPLANATION
Child Development Center, The Reading Hospital & Medical Center	X	X	Upon employment	Employees are permitted to use the services of the CDC. Space is limited depending on the enrollment status.
Credit Union www.diamondcu.org	X	X	Upon employment	Checking & savings accounts, mortgages, home equity loans, automobile loans, and credit cards are all available through payroll deduction. Must complete Credit Union Membership application.
Dental Insurance www.deltadental.com	X	Scheduled 48 Hours Per Pay	1 st of the month following date of hire	Eligible Employees may purchase individual or family coverage at group rates through payroll deduction.
Direct Deposit	X	X	Upon employment	The Highlands pays all Employees using electronic funds transfer. Employees enroll in direct deposit at time of hire with the financial institution of their choice.
Educational Assistance Program	X	Scheduled 32 Hours Per Pay	After 6 months of employment	Maximum of \$750 per year. Must have advanced approval and course(s) must be directly related to Employees current position.
Employee Assistance Program (EAP) www.questbh.com	X	X	Upon employment	Three visits to the EAP annually for family to identify and resolve personal concerns at no charge.
Fitness Center at Highlands	X	X	Upon employment	Employees and one guest over the age of 18 may join at the set fee.
Funeral Leave	X	Scheduled 32 Hours Per Pay	<u>Full-Time</u> Employees, upon employment; <u>Part-Time</u> after one year	At Employee request, employee (F/T) may be granted up to five (5) days upon death of parent, spouse, children; and three (3) days upon death of a brother, sister, mother/father-in-law. Grandparents one (1) day. Part-Time Employees receive one (1) day for individuals listed above.
Health Insurance: Berkshire Health Plan (BHP) www.bhp.org	X	Scheduled 48 Hours Per Pay	1st of the month following date of hire	Comprehensive health care program as described in the Summary Plan Description. Enrollment is <u>not</u> automatic and Employee must enroll on-line.
Holiday (Official)	X	N/A	Upon employment	Six paid holidays per year: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.
Holiday Worked	X	X	Upon employment	Time and one half pay. Full-time Employees also get another day off.
Jury Duty	X	X	Upon employment	Employees are paid the difference between what Employee would have earned at full pay and what Employee was paid for each jury duty day.
Liability Insurance	X	X	Upon employment	Fully covered under company liability insurance program with complete malpractice insurance.
Life Insurance	X	Scheduled 32 Hours Per Pay	After 6 months	Fully paid by The Highlands. Employees receive death benefits equal to their annual salary to the next increment of \$500. A reduced amount is received after age 75.
Long-Term Disability	X	Scheduled 32 Hours Per Pay	After 6 months	Fully paid by The Highlands. An income protection plan which provides up to 60% of an Employee's salary after 90 days of continuous total disability.
Paid Time Off (PTO)	X	Scheduled 32 Hours Per Pay	Upon hire. Employees earn paid time off for each hour worked without any waiting periods.	Paid Time Off is an allotment of time placed in two separate banks—Paid Time Off (PTO) and an Income Protection Account (IPA). PTO can be used as vacation, personal, family needs or short term illnesses of 4 days or less. IPA time is used for periods of illness on the 5 th day of absence and any days thereafter for the same reason/illness. Paid leave code depends on job

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				title and length of service.
PTO Cash Out	X	Scheduled 32 Hours Per Pay	Upon employment when the required number of hours is accrued.	Employees may voluntarily cash out PTO hours at 75% of their value, at any time, in 8 hour increments. The maximum number of hours that may be cashed out in any one year is 64 for full time and 32 for part time. Every staff member must maintain a minimum number of hours before cashing out any hours—72 hours for full time and 36 hours for part time. Employees approaching 150% cap on their PTO time should consider cashing out hours.
Recreation and Special Events	X	X	Upon employment	Holiday Party, Employee Appreciation Events, PRIDE Events, etc.
Retirement Plan (Pension)	X	X	After 1 year and age 21. <u>Part-Time</u> employees must also work 1,000 hours between July 1 and June 30 to achieve one vesting year.	Automatic enrollment of 4% of salary. Monthly income for life after you retire at age 65 or early retirement at age 55 with 15 years of service or age 62 with 10 years of benefit accrual service.
Section 125 Spending Account Plan	X	Scheduled 32 Hours Per Pay	Upon employment	Provides the opportunity to use pre-tax dollars to pay for health, dental, vision or child care benefits. Subtracts an elected amount from your paycheck before state and federal income taxes are calculated.
Service Awards	X	X	After 5 years, then every 5 years thereafter	Employees select their award choice depending on their years of service. Awards are presented during the annual anniversary celebration luncheon.
Short-Term Disability	X	Scheduled 32 Hours Per Pay	After 3 months	Voluntary short term disability protection is available to cover up to 60% of your salary for up to 3 months of disability. This option is elected at time of hire and during open enrollment thereafter.
Social Security	X	X	Upon employment	Monthly payment for life at age 62 or later.
Time Away From Work	X	X	Upon completion of Introductory Period	Leave of Absences may be granted for a maximum of 12 weeks. FMLA may be granted up to 12 weeks.. PTO and IPA time are required to be used during the leave, if available. Unpaid time is used after paid time is exhausted.
Vision Coverage	X	Scheduled 48 Hours Per Pay	Provided with Berkshire Health Plan Coverage	Free eye exams every two years. Free glasses or contacts for Employees. Family coverage can be purchased for glasses/contacts.
Worker's Compensation	X	X	Upon employment	Available to all Employees if a workplace injury occurs. You must report the injury to your supervisor immediately and see a workers' compensation panel physician if more than first aid is required.

Note: Benefits may be changed or terminated by The Highlands at Wyomissing at its sole and absolute discretion.