

2009 BRI Benefits Summary

BENEFITS	WHO IS ELIGIBLE	WHEN YOU ARE ELIGIBLE	WHO PAYS	WHAT YOU RECEIVE
Health				
•Medical •Dental	Benefits eligible staff (20+ hrs./week)	1st day of the month on or after employment	BRI + Staff	Core medical and dental insurance for yourself and dependents
•Vision	Benefits eligible staff (20+ hrs./week)	1st day of the month on or after employment	BRI	Vision hardware coverage for yourself and dependents. Another Option: Employee Discount at VMVC Visual Effects Optical Shops
Wellness				
•Free and Clear Smoking Cessation	All Staff	Upon Employment	BRI	Free assistance for staff to quit smoking
Financial				
•Life Insurance & Accidental Death & Dismemberment (AD&D)	Benefits eligible staff (20+ hrs./week)	1st day of the month on or after employment	BRI	Basic \$50,000 life and AD&D insurance coverage on yourself
•Additional Term Life Insurance Additional Term Accidental Death & Dismemberment (AD&D)	Benefits eligible staff (20+ hrs./week)	1st day of the month on or after employment	Staff	Optional coverage of \$20,000-\$500,000 for you and your dependents. Additional life insurance may require approval from the carrier
•Short-term Disability (STD)	Benefits eligible staff (32+ hrs./week)	1st day of the month on or after employment	BRI	Replaces 60% of weekly income for up to 26 weeks of disability (pre-existing condition clause may apply)
•Long-term Disability (LTD)	Benefits eligible staff (32+ hrs./week)	1st day of the month on or after employment	BRI	Replaces 60% of monthly income starting after 180 days of disability
Flexible Spending Accounts				
•Health Care Flexible Spending Account	Benefits eligible staff (20+ hrs./week)	1st day of the month on or after employment	Staff	Pre-tax savings for out-of-pocket health care expenses: up to \$5,000 per year Debit card available; reduces paper claims.
•Dependent Care Flexible Spending Account	Benefits eligible staff (20+ hrs./week)	1st day of the month on or after employment	Staff	Pre-tax savings for out-of-pocket day care expenses: up to \$5,000 per year Debit card available; reduces paper claims.
•Transportation Fringe Benefit Account	Benefits eligible staff (20+ hrs./week)	Upon employment	Staff	Pre-tax savings for out-of-pocket transit expenses allowing you to commute to and from work
•Health Savings Account Available if enrolled in the High Deductible Health Plan (HDHP)	Benefits eligible staff (20+ hrs./week)	1st day of the month following employment	Staff	Pre-tax savings for out-of-pocket health care expenses up to the HSA Choice Medical Plan (HDHP) deductible amount. No use or lose, portable. Can be paired with a traditional FSA for greater pre-tax savings.

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Bringing Balance To Your Work and Life: Time Off				
•Bereavement Leave	Benefits eligible staff (20+ hrs./week)	After 90 Days of employment	BRI	Up to 3 days with pay
*•Holidays	Benefits eligible staff (20+ hrs./week)	After 90 Days of employment	BRI	10 Paid Holidays – 7 Fixed and 3 floating Holidays
*•Sick Leave	Benefits eligible staff (20+ hrs./week)	After 90 days of employment	BRI	Full pay up to total number of days accrued
*•Vacation	Benefits eligible staff (20+ hrs./week)	After 90 Days of employment	BRI	Accrual of three weeks per year
Advancing Your Professional Life				
•Academic Assistance Program	Benefits eligible staff (20+ hrs./week)	Upon employment	BRI	Includes several programs available to staff wishing to advance their professional lives through continued education
Taking Care of Yourself and Your Family - Work/Life Programs				
Employee Assistance Program (EAP) •Child Care Resource/Referral •Adult/Elder Care Resource/Referral	All staff	Upon employment	BRI	Programs to assist staff in problem solving personal issues and family challenges
Children's Services: -Near Site Child Care -Tender Loving Care (Sick Child) -Short Stop Child Care (emergency back up)	All staff	Upon employment	Staff	Child Care programs for a variety of situations
Helping You With Your Finances				
•Direct Payroll Deposit	All staff	Upon employment	BRI	Enjoy the convenience of your paycheck going directly into your banking account
•Credit Union	All staff	Upon employment	Staff	Enjoy a wide range of services offered by First Technology Credit Union
Your Future				
•403b Retirement Plan	Benefits eligible staff (20+hrs/week)	After one year of service +1,000 paid hours + age 21	BRI and Staff	3% automatic employer contribution plus an additional 7% match of eligible compensation for a total 10% employer contribution; immediate vesting
Bringing Convenience to Your Life				
•Discounts on travel, entertainment, sports, arts, leisure activities •On-site Spa Services •Lactation room •Weight Watchers •Home Ownership Program	All staff	Upon employment	BRI and/or staff	Discounts and services to assist staff in making life run a little more smoothly
Making It Easier To Get To Work				
•Bus, Sounder and Ferry Subsidies •Vanpools, carpools •Guaranteed Ride Home Program	Benefits eligible staff (20+ hrs./week)	Upon employment	BRI + Staff	BRI pays 75% toward the purchase of monthly and annual pass. Non benefits eligible staff may purchase discounted bus tickets only