

“BENEFIT PACKAGE AT A GLANCE”

El Rio Health Center, Inc. provides a competitive, comprehensive benefits program to employees who meet the eligibility requirements. The benefits outlined below are a brief summary our basic plans, and additional detailed information would be provided to employees of El Rio Health Center, Inc.

INSURANCE BENEFITS - 100% Employer Paid for Employee Only Coverage

- Medical Insurance
- Dental Insurance
- Short and Long Term Disability Insurance
- Life/AD&D Insurance

Employee is responsible for 40% of the monthly premium for dependents.

Eligibility

Employees are eligible for all benefits upon successful completion of their initial 90-day introductory period. The effective date of benefits will be the first day of the month following the month in which the completion of their first 90 days occurs.

ADDITIONAL BENEFITS AVAILABLE:

- Flexible Spending Account
- Vision Insurance Program
- Colonial Supplementary Insurance
- Employee Assistance Program
- Educational Reimbursement

RETIREMENT BENEFITS - 403(b) Savings Plan - Eligible upon completion of 1000 hours worked in a retirement plan year.

El Rio will contribute 1.5% of gross wages and match up to 3% of gross wages set aside by any regular status employee who works a normal schedule of 20 hours or more.

Vesting Schedule

One Year	0% Vested
Two Years	25% Vested
Three Years	50% Vested
Four Years	75% Vested
Five Years	100% Vested

Highly compensated employees also have the option to participate in a 457 (b) Saving Plan.

ACCRUED TIME OFF - eligible for use upon successful completion of 90-day introductory period.

Vacation Schedule

First 2 years of employment	12 days per year
Years 3 through 5	16 days per year
Years 6 through 10	20 days per year
Years 11 through 15	22 days per year
Years 16 +	24 days per year

Sick Leave - accrues at a rate of one day per month

Holiday Schedule:

New Year's Day
Martin Luther King
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day

Two "Floating Holidays" - employees hired from April 1 through September 30 will be entitled to one floating holiday for that year. New employees hired from October 1 through December 31 will not be entitled to a floating holiday for that year. Floating holidays must be used during the year in which they are earned or they are forfeited.