

# Employee Summary of Benefits

## **INSURANCE**

Eligible the first of the month following 30 days of employment.

### **HEALTH INSURANCE** AT 30-40 HOURS

Maximum out of pocket \$3250 (Single) or \$6000 (Family) per year per covered individual.  
Part-Time employees (30-34 hours) receive pro-rated employer share based on 40 hours FTE.

### **DENTAL INSURANCE** AT 20-40 HOURS

Routine exams covered at 100%. Maximum benefit per year \$1250.

### **VISION INSURANCE** AT 20-40 HOURS

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

### **FLEXIBLE SPENDING ACCOUNT (FSA)** AT 30-40 HOURS

Pre-tax dollars set aside for medical or dependent care expenses.

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

### **LONG-TERM DISABILITY** AT 35-40 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.

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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.  
Matching—dollar for dollar up to 5% of employee deferral after one year of service and 1,000 hours of service.

