

**2013 BENEFIT SUMMARY
FOR ALL USHER TRANSPORT EMPLOYEES**

ALL Insurance Benefits are effective after 60 calendar days from date of hire starting on the 1st day of the following month

HEALTH INSURANCE

PROVIDER: Anthem/Lumenos Health Reimbursement Account (HRA) Option 15

Cost to **ALL Employees:**

Employee	\$ 48.09 /week	Employee/child(ren)	\$ 86.44 /week
Employee/Spouse	\$ 100.85 /week	Family	\$153.67 /week

HRA contributions as of January 1:

Employee: 750

Employee plus: 1500

Note: The HRA contributions are prorated every month

GROUP LIFE INSURANCE PROVIDER: Anthem Life

\$15,000 coverage at *no cost to employee*

DENTAL INSURANCE PROVIDER: The Guardian

Cost to **ALL Employees:**

Employee	\$ 1.00 /week
Employee + 1	\$ 7.24 /week
Family	\$ 11.50 /week

VISION INSURANCE PROVIDER: Avesis

Employee	\$.25/week
Employee +1	\$ 1.05/week
Family	\$ 2.22/week

PAID VACATIONS

1 year employment	1 week vacation	5 years employment	3 weeks vacation
2 years employment	2 weeks vacation	10+ years employment	4 weeks vacation

For transport drivers vacation pay is calculated based on gross weekly average

2 PERSONAL DAYS *Eligible after one year employment (non-exempt employees only)*

**excludes salary paid employees (exempt employees)*

401K RETIREMENT PLAN

Eligible after one year of employment. Open-enrollments are Jan 1 and July 1 each year

DIRECT DEPOSIT

Pay guaranteed by Friday of every week (only guaranteed if enrolled in direct deposit). Otherwise, mailed through U.S. Postal Service from Corporate office (Louisville) on Thursday each week.

6 Paid Holidays per year

Flexible Health and Dependent Care Spending Accounts (eligible after one year of employment)

Cafeteria Plan (Section 125 Pre-tax Plan)

Pay percentages for transport drivers are based on seniority as follows:

Up to 1-year employment	23.5%
After 1 year	24.0%
After 2 years	24.5%
After 5 years	25.0%
After 10 years	26.0%