

INNOVATIVE CAPITAL MANAGEMENT

BENEFIT SUMMARY

An employee must be full time in order to be eligible for benefits. Full time is considered to be 32 hours regularly scheduled each week. Insurance and 401(k) benefits are effective on the first of the month after 60 days of employment.

We offer Medical, Dental, Vision, Life, 401(k) and optional benefits with AFLAC.

Medical Benefits are through Blue Cross and have several options to choose from.

Dental Benefits are provided by Delta Dental.

Vision Benefits are provided by Humana.

Life Insurance Benefits are through American United Life Insurance Company (AUL)

The company provides Base Employee Life/ AD&D insurance in the following amounts:

Base Benefit	\$25,000
Accidental Death Benefit	\$25,000
Seat Belt Benefit	\$25,000

Employees have the option to purchase additional life insurance.

Optional Benefits with AFLAC include:

- Personal Disability Income Protector**
- Personal Cancer Indemnity Plan**
- Personal Accident Indemnity Plan**
- Life Protector**
- Flexible Spending Account**

401(k) Plan is through Security Benefits. The company will match up to 50% of the employee's contribution up to 3% for a maximum company match of 1.5%. Employees are 100% vested in the employee contribution immediately upon enrollment. Participants are vested in the Company contribution at 20% per year based on their hire date until they become fully vested.

Time off:

Holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.

Paid Time Off (PTO): All full-time employees begin building hours toward Paid Time Off with their first day of employment. PRN/Pay Per Visit employees are not eligible for the Paid Time Off program.

Eligible employees are allowed to schedule and take Paid Time Off after they have completed six months of continuous, active employment as an eligible employee. After this initial six-month period, Paid Time Off is earned each pay period and is available for use. Employees with less than six months of eligible service may use any accrued Paid Time Off for specified, legal holidays. However, a negative balance of leave time will not be allowed. The recognized holidays are New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Eligible employees earn Paid Time Off based on their actual hours paid up to 2080 hours per year at the following rates:

Years of Service	Accrual per pay period
1-5	7.38 hours per 80 hour pay period or 0.92 days per pay period or 24 days (maximum annual accrual)
5-10	8.92 hours per 80 hour pay period or 1.1 days per pay period or 29 days (maximum annual accrual)
10+	10.46 hours per 80 hour pay period or 1.3 days per pay period or 34 days (maximum annual accrual)