

Benefits Summary as of October 2011

| Category | Benefit | Carrier Information | Effective Date | Benefit Summary | Contributed by VPI | Contributed by Employee | | | | | | | | | | | | | | | | |
|------------------------|--------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------|----------|--------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|---------|------------|---------|--------------|---------|--------|----------|
| Insurance | Health Insurance | Harvard Pilgrim HMO www.harvardpilgrim.org | After 30 days of employment | Co-Pay - \$20 ER- \$100 (after deductible) Prescriptions- \$15/30/50 Deductible- \$1000/\$2000 (1 st half employee paid, 2 nd half agency paid) | <table border="1"> <tr><td colspan="2">Bi-Weekly Cost:</td></tr> <tr><td>Individual</td><td>\$175.99</td></tr> <tr><td>Individual+1</td><td>\$339.84</td></tr> <tr><td>Family</td><td>\$418.16</td></tr> </table> | Bi-Weekly Cost: | | Individual | \$175.99 | Individual+1 | \$339.84 | Family | \$418.16 | <table border="1"> <tr><td colspan="2">Bi-Weekly Cost:</td></tr> <tr><td>Individual</td><td>\$44.00</td></tr> <tr><td>Individual+1</td><td>\$84.96</td></tr> <tr><td>Family</td><td>\$104.54</td></tr> </table> <p>Part-time regular employees working 20 hours per week or more are eligible to enroll with an agency contribution pro-rated to regular hours worked.</p> | Bi-Weekly Cost: | | Individual | \$44.00 | Individual+1 | \$84.96 | Family | \$104.54 |
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| Individual+1 | \$339.84 | | | | | | | | | | | | | | | | | | | | | |
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| Family | \$104.54 | | | | | | | | | | | | | | | | | | | | | |
| Insurance | Dental Insurance | Delta Dental PPO Plus Premier www.deltamass.com | After 30 days of employment | I. Preventive-Covered 100% II. Basic Restorative-Covered 80% III. Major Restorative-Covered 50% Calendar Year Maximum: \$1500 per person Calendar Year Deductible: \$50 per person & \$150 per family for Type II & III services | <table border="1"> <tr><td colspan="2">Bi-Weekly Cost:</td></tr> <tr><td>Individual</td><td>\$4.38</td></tr> <tr><td>Family</td><td>\$11.31</td></tr> </table> | Bi-Weekly Cost: | | Individual | \$4.38 | Family | \$11.31 | <table border="1"> <tr><td colspan="2">Bi-Weekly Cost:</td></tr> <tr><td>Individual</td><td>\$13.14</td></tr> <tr><td>Family</td><td>\$33.94</td></tr> </table> <p>Part-time regular employees working 20 hours per week or more are eligible to enroll with an agency contribution pro-rated to regular hours worked.</p> | Bi-Weekly Cost: | | Individual | \$13.14 | Family | \$33.94 | | | | |
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| Family | \$33.94 | | | | | | | | | | | | | | | | | | | | | |
| Insurance | Short-Term Disability | Unum www.unum.com | Automatically enrolled after 90 days of employment | The eligibility elimination period is 14 days and weekly benefit is 60% of earnings up to a maximum benefit of \$1000 per week. The maximum period of payments under this plan is 11 weeks. This plan does not cover disabilities due to occupational sickness or injury. | 100% Employer Paid | At least 20 hours of work per week. | | | | | | | | | | | | | | | | |
| Insurance | Long-Term Disability | Unum www.unum.com | Automatically enrolled after 90 days of employment | This plan is effective to employees after the Short Term Disability benefit has maxed out. The weekly benefit is 60% of earnings to a maximum benefit of \$6000 per month. The maximum period of payments under this plan is according to age. | 100% Employer Paid | At least 20 hours of work per week. | | | | | | | | | | | | | | | | |
| Insurance | Life & AD&D | Unum www.unum.com | Automatically enrolled after 90 days of employment | The life insurance is the equal amount to your annual salary rounded to the nearest \$1000 but not exceeding \$50,000. AD&D insurance is also equal to the life insurance. The benefit is paid out when you sustain bodily injuries as a direct result from an accident. The benefit does not cover workers compensation injuries. | 100% Employer Paid | At least 20 hours of work per week. | | | | | | | | | | | | | | | | |
| Insurance | Voluntary Life Insurance | Unum www.unum.com | After 90 days of employment | Benefits may be elected in increment of \$10,000 with a maximum of \$500,000 or 5 times your annual salary (whichever is less). Rates are based on a age and whether you are a smoker or non-smoker. | | At least 20 hours of work per week. The plan is 100% employee paid, through payroll deduction on a pretax basis. Varies to amount of coverage elected. | | | | | | | | | | | | | | | | |
| Insurance | Aflac | Aflac www.aflac.com | Date of hire | Employees can participate in supplemental insurance programs: Accident, Cancer, Life, Personal disability. | | The plan is 100% employee paid, through payroll deduction on a pretax basis. Varies to type of coverage selected. | | | | | | | | | | | | | | | | |
| Misc. | Direct Deposit | | Anytime | Employees may choose to have payroll checks deposited directly into their bank accounts. | | | | | | | | | | | | | | | | | | |

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| Misc. | Earned Time | Victory Programs | Date of hire Can be used only after 90 days of employment | Earned time is credited at the rate of 2 days per month | 24 days / 192 hours→ 26 days / 208 hours→ 28 days / 224 hours→ 30 days / 240 hours→ | 1-3 years of service 3 years 5 years 7+ years Part-time regular employees working 20 hours per week or more are eligible to accrue with an agency contribution pro-rated to regular hours worked. |
| Misc. | Retirement Savings Plan | ING | •Open enrollments: January 1 st or July 1 st , after 1 year of service and at least 1000 hrs of work •You can rollover another product to ING at anytime. | 401(K) tax Deferred Annuity Plan (TDA) | | Presently the plan is 100% employee paid, through payroll deduction on a pretax basis. |
| Misc. | Flexible Spending Account | CPA www.cpa125.com | Date of hire | A program that allows you to set aside (on a pretax basis) a portion of your salary to be used for reimbursement of certain medical expenses not covered under your health insurance plan. You can also use this account to pay for dental, child care, transit, and work related parking expenses. Note: It is set on a calendar year basis. | | The plan is 100% employee paid, through payroll deduction on a pretax basis. |
| Misc. | Tuition Remission | Massachusetts Council of Human Services Providers www.providers.org | After 6 months of employment | Tuition remission covers tuition for undergraduate classes only at a state supported Massachusetts community college, state colleges, or university. The tuition remission program does not cover the cost of program fees, application fees, laboratory fees, books and supplies, or any other costs. | \$200.00 per year to participate in the benefit | At least 30 hours of work per week. \$10 per course plus program fees, application fees, laboratory fees, books and supplies, or any other costs. |
| Misc. | | Credit Union www.metrocu.org | Anytime | Metropolitan Credit Union offers a variety of financial services. | Payroll deduction for many transactions. | The plan is 100% employee paid, through payroll deduction. |
| Misc. | Movie Tickets | Regal CineMedia www.regmovies.com Showcase Cinemas/National Amusements www.nationalamusements.com AMC Theatres www.amctheatres.com | Anytime | Discounted movie tickets. Restricted movie tickets have a waiting period of 12 days from the release date of a movie and non-restricted movie tickets allow you to attend a movie with no waiting period. Snack vouchers are good for one small drink or popcorn or it can be used as credit towards a larger size of drink or popcorn. | | AMC Theatres:- \$6 restricted - \$7.50 non-restricted - \$3 snack voucher Showcase Cinemas/National Amusements- \$ 7.75 non-restricted Regal CineMedia - \$7.75 non-restricted |
| Misc. | Dell | Dell www.dell.com/epg | Anytime | All offers and discounts are subject to change and differ from one computer system to another. Please visit the website for more information on current promotions. | | The benefit is 100% employee paid, |
| Misc. | Employee Assistance Program | Employee Assistance Program www.healthresourcescorp.com | Anytime | A free, voluntary and confidential counseling service, Which offers you help with personal, professional and family concerns. EAP provides 4 counseling sessions to asses a problem, assist in developing a plan to address the problem, offer short-term counseling and arrange referral and follow-up treatment if needed. | This benefit is 100% Employer paid. | |

Victory Programs reserves the right to change any of the above. This is only intended to serve as a summary. Refer to the specific plan document for detailed information or for verification in the event of conflicting information and/or errors in transposition. For further clarification regarding any of the benefit please contact the Human Resources Department at 617-541-0222.