



PTO accrual grid:

Status Category	Years of Employment	Maximum Accrual (Hours)	PTO Hours Accrual per Pay Period (40 Hour Schedule)	PTO Hours Accrual per Pay Period (35 to 39 Hour Weekly Schedule)	PTO Hours Accrual per Pay Period (30 to 34 Hours Weekly Schedule)
Non-Exempt & Exempt Non Management	DOH – 3 years	195	4.61	3.57	3.22
Non-Exempt & Exempt Non Management	More than 3 years -10 years	216	6.15	5.31	4.39
Non-Exempt & Exempt Non Management	11+ years	270	7.69	6.66	5.54
Exempt Management	DOH – 3 years	216	6.15	5.31	4.39
Exempt Management	More than 3 years – 10 years	270	7.69	6.66	5.54
Exempt Management	11+ years	324	9.23	8.00	6.69
Grandfathered Non-Exempt & Exempt Non Management	DOH – 3 years	246	6.31		
Grandfathered Non-Exempt & Exempt Non Management	More than 3 years – 10 years	306	7.84		

2017 RSC Holiday Schedule:

- ❖ New Year’s Day – OBSERVED Monday, January 2nd; 1st falls on a Sunday
- ❖ Memorial Day – Monday, May 29th
- ❖ Independence Day – Tuesday, July 4th
- ❖ Labor Day – Monday, September 4th
- ❖ Thanksgiving Day – Thursday, November 23rd
- ❖ Day after Thanksgiving – Friday, November 24th
- ❖ Christmas Day – Monday, December 25th



2017 Employee Benefits Summary:

The following is a brief overview of the various benefit programs available to eligible employees. The complete terms and conditions of these benefit programs are contained in the respective benefits plan descriptions, which are available to all eligible employees, can be obtained by contacting your local Human Resources office. The Company has the right to modify or cancel any or all of our benefit programs in its absolute discretion at any time. Contact Human Resources if you have further questions concerning your benefits.

HEALTH INSURANCE: Health Insurance is available to all active regular full time employees working 30 hours or more per work week. IntegraMed's health insurance plan provides employees and their dependents with access to **Medical** and **Dental** care insurance benefits. Eligible employees may participate in the health insurance plans subject to all the terms and conditions of the agreement between the Company and the insurances carriers.

BASIC LIFE INSURANCE: All active regular full time employees who work 30 hours or more per week are eligible for Basic Life. The insurance amount is equal to two times your annual salary up to a maximum of \$500,000. This benefit is 100% company paid, however the IRS requires employees to pay taxes on the value of basic life insurance amounts over \$50,000. This value is called "imputed income". If this applies to you, you will see this amount on your paycheck and your annual W-2 Form.

VOLUNTARY EMPLOYEE LIFE INSURANCE: Voluntary Life Insurance is available to all active regular full time employees who work 30 hours or more per week. You can purchase up to a maximum \$500,000, in increments of \$10,000. Voluntary Employee Life insurance that exceeds \$200,000 will require Medical Underwriting and submission of a Statement of Health form. Voluntary Employee Life Insurance is a voluntary plan paid by the employee.

VOLUNTARY DEPENDENT LIFE INSURANCE: Voluntary Dependent Life Insurance is available to all active regular full time employees who work 30 hours or more per week. Voluntary Dependent Life Insurance is a voluntary plan paid by the employee.

Spousal Voluntary Life Insurance - You can purchase Spousal Voluntary Life Insurance in \$10,000 increments to a maximum of \$250,000. Spousal Optional Life Insurance that exceeds \$50,000 will require Medical Underwriting and submission of a Statement of Health form.

Child Optional Life Insurance - You can purchase \$10,000 of Child Optional Life Insurance for each child up to the maximum age allowed. All children in the family are covered under one price.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE: A Voluntary Accidental Death and Dismemberment policy is available in \$50,000 increments up to \$500,000. If you elect to cover your dependents then you will have family coverage and all eligible family members will be covered. Voluntary Accidental Death & dismemberment Insurance are voluntary plans paid by the employee.

VOLUNTARY SHORT TERM DISABILITY: All active regular full time employees who work 30 hours or more per week are eligible for Short Term Disability insurance. Beginning on the 8th day of an accident or the 8th day following the onset of an illness, STD pays 60% of your weekly earnings to a maximum of \$1,000 per week. STD continues for 13 weeks as long as an employee is considered disabled by a physician.



LONG TERM DISABILITY INSURANCE: All active regular full time employees who work 30 hours or more per week are eligible for company paid Long Term Disability insurance. Benefits are payable after 90 consecutive days of a qualified disability. The monthly insurance benefit is equal to 60% of your base salary up to a maximum benefit of \$10,000 per month. During the first 24 months of your disability, your own job description will be the criteria on which your ability to perform your job duties will be based. After 24 months, it expands to any job. Long Term Disability benefits continue until your social security normal retirement age as long as the physician continues to provide documentation to the insurance company that the employee is still disabled. This benefit is 100% company paid. LTD benefits are subject to income tax unless you elect the Tax-Free Treatment option for this benefit.

HOSPITAL INDEMNITY PLAN: This is a voluntary option at a cost to the employee. Pays cash benefits to the covered participant for hospital confinement due to an illness, pregnancy or an accident. Cash benefit can be used to pay for medical expenses as well as day to day living expenses. Coverage is available to the employee and/or any immediate family members.

ACCIDENT PROTECTION: This is a voluntary option at a cost to the employee. Pays cash benefits to the covered participant for a variety of covered incidents. Cash benefit can be used to pay for medical expenses as well as day to day living expenses. Coverage is available to the employee and/or any immediate family members.

IDENTITY THEFT PROTECTION: This is a voluntary option at a cost to the employee. Plan offers coverage to Deter, Detect and Defend against identity theft. Coverage is available to the employee and/or any immediate family members.

FLEXIBLE SPENDING ACCOUNT (FSA): Flexible spending accounts (FSAs) are offered to all employees working 17.5 hours or more per week, except those classified as per diem or temporary. These accounts provide you with an important tax advantage that can help you pay applicable health care and dependent care expenses as well as transit and commuter expenses and parking expenses on a pretax basis.

401(k) RETIREMENT PLAN: Our 401(k) Savings Plan is offered to all eligible employees (see Summary Plan Description for eligibility details). You may elect to defer a percentage of your gross base annualized salary and Bonus payments, on a tax deferred basis, up to the maximum limit set by the IRS. Unless you do not meet one of the eligibility requirements, **you will be automatically enrolled in the Plan to contribute 4% of your pay to begin with the payroll that includes the 1st of the quarter following thirty (30) days of service.** Please note that Fidelity will send you an auto-enrollment notification explaining this process. In order to choose a different percentage or to opt out completely, you must log on to www.netbenefits.com and follow the instructions to change the contribution amount. A variety of investment options are available to you. IntegraMed offers a discretionary match of 50% on the participant's contributions to a maximum of 3% of the participant's deferrable compensation subject to IRS guidelines. If a matching contribution is made to the plan, it will generally be made in the first quarter of the following Plan year. You will be entitled to receive the discretionary matching contribution if you are an active employee at the end of the Plan year and have made contributions during the Plan year. You can obtain detailed information online at www.netbenefits.com or if you have further questions about the IntegraMed 401k plan, please contact Human Resources.



CREDIT UNIONS: Quorum Federal Credit Union is available to all employees and immediate family members. They offer many services as a typical bank, and, in many cases, better rates. For information on Quorum please call 1-800-874-5544, or visit www.quorumfcu.org.

EMPLOYEE DISCOUNT PROGRAMS: Includes discounts on Verizon, AT&T and Health Club Membership located at the Center at Purchase with automatic payroll deduction. Please contact your Human Resources Department for current program offerings.

EMPLOYEE ASSISTANCE PROGRAM (EAP) – Cigna’s EAP is available to those employees enrolled in a Cigna health plan. Services can be accessed through a dedicated toll-free number 24 / 7: 1-877-622-4327.

EDUCATION ASSISTANCE: You will be eligible for tuition assistance after completing one year of service with IntegraMed. Tuition assistance benefits will be administered as outlined in the policy to a maximum benefit of \$1,000.00 per year.



2017 Employer / Employee Contributions - RSC Bay
Rates effective 01/01/2017

MEDICAL - CIGNA AND KAISER (includes vision)	2017 Monthly Premium	Employer Monthly Contribution		Employee Monthly Contribution		Employer Per Pay Period Contribution	Employee Per Pay Period Contribution
		%	\$	%	\$		
RSC BAY CHOICE HRA							
Employee Only	\$727.97	85%	\$618.78	15%	\$109.20	\$285.59	\$50.40
Employee + Spouse	\$1,541.34	70%	\$1,078.94	30%	\$462.40	\$497.97	\$213.42
Employee + Child(ren)	\$1,394.51	70%	\$976.16	30%	\$418.35	\$450.53	\$193.09
Family	\$2,208.71	70%	\$1,546.10	30%	\$662.61	\$713.58	\$305.82
RSC BAY CHOICE PLUS HRA							
Employee Only	\$787.38	85%	\$669.28	15%	\$118.11	\$308.90	\$54.51
Employee + Spouse	\$1,660.24	70%	\$1,162.17	30%	\$498.07	\$536.38	\$229.88
Employee + Child(ren)	\$1,502.60	70%	\$1,051.82	30%	\$450.78	\$485.46	\$208.05
Family	\$2,376.33	70%	\$1,663.43	30%	\$712.90	\$767.74	\$329.03
RSC BAY CHOICE PLUS HSA							
Employee Only	\$793.99	85%	\$674.89	15%	\$119.10	\$311.49	\$54.97
Employee + Spouse	\$1,677.86	70%	\$1,174.50	30%	\$503.36	\$542.08	\$232.32
Employee + Child(ren)	\$1,518.20	70%	\$1,062.74	30%	\$455.46	\$490.50	\$210.21
Family	\$2,402.95	70%	\$1,682.07	30%	\$720.89	\$776.34	\$332.72
RSC BAY KAISER HMO							
Employee Only	\$577.45	90%	\$519.71	10%	\$57.75	\$239.86	\$26.65
Employee + Spouse	\$1,189.55	75%	\$892.16	25%	\$297.39	\$411.77	\$137.26
Employee + Child(ren)	\$1,102.93	75%	\$827.20	25%	\$275.73	\$381.78	\$127.26
Family	\$1,709.26	70%	\$1,196.48	30%	\$512.78	\$552.22	\$236.67
DENTAL - CIGNA							
Platinum							
Employee Only	\$45.73	85%	\$38.87	15%	\$6.86	\$17.94	\$3.17
Employee + Spouse	\$100.16	75%	\$75.12	25%	\$25.04	\$34.67	\$11.56
Employee + Child(ren)	\$103.89	75%	\$77.92	25%	\$25.97	\$35.96	\$11.99
Employee + Family	\$161.91	75%	\$121.43	25%	\$40.48	\$56.04	\$18.68
Gold							
Employee Only	\$31.73	85%	\$26.97	15%	\$4.76	\$12.45	\$2.20
Employee + Spouse	\$62.24	75%	\$46.68	25%	\$15.56	\$21.54	\$7.18
Employee + Child(ren)	\$75.90	75%	\$56.93	25%	\$18.98	\$26.27	\$8.76
Employee + Family	\$118.86	75%	\$89.15	25%	\$29.72	\$41.15	\$13.72