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2011 Employee Benefit Plans

As a valued member of our team, all regular full-time and part-time employees of Reilly Windows & Doors are offered a very competitive and comprehensive benefits package to help employees and their families maintain health, wellness and financial stability. RWD offers a Cafeteria Plan, this benefit is pretaxed and the benefit credit is \$216.67 per month allocated as \$50.00 per week for full time employees and \$108.34 per month for part time employees allocated as \$25.00 per week.

New 2011: Flexible Spending Account – (FSA): This is a pre-taxed account used to pay for eligible unreimbursed medical expenses such as co-pays, deductibles, dental, vision, and prescriptions.

New 2011: Dependent Care Reimbursement Account: This is a pre-taxed account that will allow you to set aside pre-tax payroll deductions to reimburse the expenses associated with day care for your qualified dependents.

Medical Benefits: Oxford Health Plans – These medical plans provides comprehensive medical, hospital coverage, benefits include:

Freedom Select – No Referrals Required

In Network Benefits:

\$15 Primary Care Physician office visit co-pay
\$30 Specialist office visit co-pay
\$500 Inpatient Hospital co-pay
\$50 Emergency Room co-pay

Out of Network Benefits:

\$1,000 Single / \$2,500 Family deductible.
Benefits are paid at 70% of the next \$10,000 then at 100%

Prescription Drug Coverage:

Generic - \$15
Brand Formulary – \$35
Non - Formulary - \$75
\$50 annual deductible

Freedom EPO – No Referrals Required

In Network Benefits ONLY:

\$25 Primary Care Physician office visit co-pay
\$40 Specialist office visit co-pay
\$500 Inpatient Hospital co-pay
\$100 Emergency Room co-pay

Prescription Drug Coverage:

Generic - \$15
Brand Formulary – \$35
Non - Formulary - \$75
\$50 annual deductible

(Changes 2011)Liberty EPO – No Referrals Required

In Network Benefits ONLY:

- \$2,000 Single / \$5,000 Family calendar year deductible
- 80% coinsurance
- \$5,000 Single / \$12,500 Family calendar year maximum out of pocket (includes deductible)
- \$30 Primary Care Physician office visit co-pay
- \$50 Specialist office visit co-pay
- Inpatient/Outpatient Hospital co-pay subject to deductible & coinsurance
- \$100 Emergency Room co-pay
- Laboratory Services no charge at participating labs only
- X-Rays co-pay subject to deductible & coinsurance

Prescription Drug Coverage:

- Generic - \$15
- Brand Formulary – \$35
- Non - Formulary - \$75
- \$50 annual deductible

Remember: Mail Order Company: Medco – allows for you to receive a 90 day supply of medication for 2 co pays.

Other Prescription **Options** to check out – In addition to your Oxford plans a large number of Generic Drugs are available for \$4 co pay at either Target or Walmart, (Sam’s Club) stores. A list of current drugs available at the \$4 copay, is available online at those websites.

New 2011: Cook Hall & Hyde RX-Cut Plus-Register your free RXCut Plus card as the secondary payer with your pharmacist, and you’ll always get the best possible price when you fill a prescription. Go to: www.rxcut.com/CookHallHyde

Dental Insurance – The Guardian: The employer offers two dental plans.

Prepaid Managed DentalGuard – Must select and use a dentist within Guardian’s Managed DentalGuard network.

- \$5 – office visit co-pay
- Unlimited Maximum Benefit
- Scheduled dental plan

DentalGuard PPO – provides both in and out of network coverage for Preventive, Basic and Major dental services.

- \$5 office visit co-pay
- \$1,000 Annual Maximum

	<u><i>In Network</i></u>	<u><i>Out of Network</i></u>
Preventive Services	100%	100%
Basic Services	90%	80%
Major Services	60%	50%

VSP VISION-The Guardian is now offering their vision plan through Vision Plan Services without enrolling in the group medical plan offered through your employer.

The coverage includes an eye exam, lenses, and frames (\$120 max), every 12 months, for co-pays of \$25.00
Please review the detailed benefit summary provided by The Guardian

Voluntary Short Term Disability – Unum Provident: The employee pays 100% of the premium. The Short Term Disability covering you for 40% of your weekly salary up to \$3,000 per month, if you are unable to work due to a non-work related accident of disability. Each employee has a lot of choices to pick the plan that fits his or her needs and budget.

Aflac – Personal Accident Indemnity Policy. Accident-Only Insurance policy. The plan benefits are as follows: Emergency Treatment, Follow-up treatment, Initial Hospitalization, Hospital Confinement, Physical Therapy, Accident-Death plus much more.

Aflac - Cancer Policy – Personal Cancer Indemnity Plan – A Specified-Disease Insurance Policy. The plan benefits are as follows: First Occurrence, Hospital Confinement, Medical Imaging, Radiation and Chemotherapy, Experimental Treatment, Immunotherapy, Nursing Services, Antinausea, Skin Cancer Surgery, Surgical/Anesthesia Outpatient Hospital Surgical. Prosthesis, Reconstruction, In-Hospital Blood and Plasma, Outpatient Blood and Plasma, Second Surgical Opinion, Evaluation/Consultation, Ambulance, Transportation, Lodging, Bone Marrow Transplantation, Stem Cell Transplantation, Extended-Care Facility, Hospice, Home Health Care, Nursing Home, Cancer Screening Wellness.

John Hancock Retirement Plan: John Hancock is our 401k Retirement Plan. Employee's can contribute on a pre-tax basis a maximum of \$16,500 for 2011 plan year. Employee's who are 50 years old or over can contribute an additional \$5,500.

Other Benefits:

New 2011: Health Advocate: Health Advocate is a unique program provided by your employer to help you and your family navigate the healthcare system with questions and concerns such as medical, dental, mental health, medications and other healthcare issues. Helping to resolve medical billing problems and other insurance related concerns. You must be covered under our Health or Dental plan to be eligible for this.

Guardian- Work-Life Matters-An Employee Assistance Program- We realize that personal and family problems can impact your life both and at home and at work. To assist you and your family we have established the Work-Life Matters Program through Integrated Behavioral Health (I.B.H.) as your personal assistance program. This service provides assistance employees with a wide variety of life issues. See Candy for further information.

Credit Union – Beth Page Federal Credit Union –Bethpage is a not for profit organization, offering checking, savings accounts, loans youth accounts, ATM's and so much more.

Verizon Wireless – New Updated 2011 Verizon offers our employees up to 17% discount on your personal monthly access as well as 25% off accessories! To sign up for service and register for your employee discount contact Candy.

AT&T Cellular Service – AT&T offers our employees up to 8% discount on your personal monthly access. To sign up for service and register your employee discount contact Candy.

Vacation and Holiday Policies - RWD strongly believes that a TM's time away from work is just as important as the time spent at work. Its vacation and holiday policies are designed to encourage non-work related activities with family and friends or by oneself. Please enjoy your time off.

Vacation

Regular Full Time TMs accrue vacation each calendar year at the rate of 8 hours per full calendar month of employment to a maximum annual accrual of 80 hours (for those TMs with less than ten (10) years of continuous service). For new hires, TMs are eligible the 1st of the month following 90 days of employment and accrue from the 1st full month of employment after date of employment. For those TMs with more than 10 years of continuous service, vacation is accrued each calendar year at the rate of 10 hours per full calendar month to a maximum annual accrual of

120 hours. These calculations are based upon 40-hour work week. Anyone working 35 up to 40 hours per week will be calculated on a pro-rated basis (i.e.) a 35 hour a week employee will receive 6 hours per month to a maximum of 70 hours per year).

Regular Part Time TMs (hired to work less than 35 hours a week) begin to accrue vacation once they have completed the first 90-days of continues employment. Vacation is accrued each calendar year, retroactive to the first full month of employment. The maximum allowed is at the rate of 3 hours per full calendar month to a maximum annual accrual of 34 hours. The rate is prorated based upon number of hours per week the employee is working (i.e. an employee working 30 hours a week will accrue up to 30 hours a year).

Vacation Schedules: In order for RWD to maximize its production and provide adequate coverage in non-production areas, TMs are requested to provide their respective supervisors with at least, but preferably more that, one-month notice prior to desires vacation time(s). TMs should not make travel arrangements prior to learning if their vacation time was approved. RWD is not responsible for lost monies that the TM spends on travel arrangements made prior to approval. Supervisors, in concert with their Department heads, will make every effort to grant vacations for the time or times requested. If the requested vacation time or times create a staffing imbalance in the area in which the TM is working, the supervisor will so inform the TM as soon as possible so that the TM can make alternative vacation plans. The granting of specific vacation times remains solely at the discretion of management. Supervisory/Management TMs must submit requests for vacation time at least 6 weeks prior to desired vacation time.

The following provisions govern the taking of vacations:

- (1) RWD allows for roll-over; however, reserves the right to payout vacation time if business needs require it.
- (2) A paid RWD holiday that falls within any approved and taken vacation time will be recorded as a paid holiday and not as vacation time.
- (3) In situations where two or more TMs have requested the same or over-lapping vacation times that pose a potential staffing problem, seniority and when the individual TMs that are affected put in their respective requests for vacation will be taken into consideration.
- (4) All Buy Backs for vacation time must be submitted two (2) weeks in advance
- (5) TMs must submit Vacation Request form one month prior to taking off.

Vacation Pay: Vacation pay will always be calculated at the TMs “regular” (non-overtime rate of pay). For hourly TMs who mix vacation time and time worked during the same calendar workweek, vacation time will be considered as “time worked” (eight hours per day) for overtime calculation purposes for that week.

Holidays:

TMs are eligible to receive holiday pay commencing on the second day of employment. The following six days will be observed as paid holidays at RWD:

- New Years Day – January 1st
- Memorial Day – Last Monday in May
- Independence Day – July 4th
- Labor Day – First Monday in September
- Thanksgiving – Fourth Thursday in November
- Christmas – December 25th

Should a holiday fall on Saturday or Sunday, either the Friday before or the Monday after will be observed as the holiday. All TMs will be notified in advance should this happen.

Should a holiday fall on Saturday or Sunday, either the Friday before or the Monday after will be observed as the holiday. All TMs will be notified in advance should this happen.

Holiday Pay: Holiday pay will always be calculated at the TMs “regular” (non-overtime) rate of pay and will be pro-rated based upon the number of hours regularly scheduled to work on that particular day of the week (maximum of 8 hours based on a 40 hour work week). Should any hourly TM be asked to work on a scheduled RWW holiday, they will be paid at their respectively regular (non-overtime) pay rate for the hours worked on the holiday in addition to receiving “holiday pay”. Time worked and/or not worked on a scheduled RWW holiday will be considered as “regular” time worked for purposes of calculating any overtime to be paid to a TM for the non-holiday portion of the workweek.

All TMs must work the full schedule workday before and after a scheduled holiday to receive pay for the holiday. The only exception to this policy would be not working the workday before and/or the workday after the scheduled holiday if either or both days have been approved as an excused absence. Excused absences are approved paid or unpaid vacation time, pre-approved as an excused absence. Excused absences are approved paid or unpaid vacation time, pre-approved personal time or emergency sick time for which the TM must provide a doctor’s note.

PARTICIPATION IN YOUR PLAN: All employees who meet the participation requirements are eligible to participate in this Plan.

To qualify as a participant under this Plan, you must meet the following requirements.

- You must have completed 90 days of continuous service with the employer

Your Plan Entry Date, the date you may actually join the Plan, is on the first day of the month following, or coinciding with, the date you meet all of the above eligibility requirements.

SPENDING CREDITS: Every employee who meets the eligibility requirements will be assigned “Spending Credits” to be used for purchasing benefits under this Flexible Benefits Plan.

Spending Credits are like money. You use them to pay for the various benefits offered under the Plan. You may spend all of your Spending Credits on any of the benefits offered under this Flexible Benefits Plan. If the benefits selected cost more than the amount of Spending Credits, you will pay the difference through salary (or wage) reduction contributions. And, if you do not spend all of your Spending Credits, your unused credits will be paid to you in the form of taxable income.

The Monthly Benefit Credit of \$216.67 per Full-Time Member will be allocated as a weekly benefit of \$50.00, which will be added to the Participant’s paycheck every week that she/he works, Part-Time Team Members will be allocated a Monthly Benefit Credit of \$108.34 and allocated as a weekly benefit of \$25.00.

BENEFITS ENROLLMENT FORM:

You will be required to file a Benefits Enrollment Form before either one of two dates. If your plan has different eligibility requirements, you will have different benefit entry dates for each benefit. If your plan has one set of eligibility requirements, the benefit entry dates will be the same as the plan entry dates. The benefits enrollment form needs to be filed before any applicable benefit or plan entry dates. The Benefits Enrollment Form is an agreement between you and your Employer, where your Employer lists the benefits offered for the Plan Year. And, it lists the number of spending credits needed to “buy” each benefit. It will also specify the amount you have agreed to contribute towards the cost of these benefits, in the Salary (or Wage) Reduction Agreement part of the form.

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