



NATIONALEASE

1500 TRUMBULL AVE., GIRARD OH 44420

EMPLOYEE BENEFITS SUMMARY

Medical Insurance

Eligible employees have the opportunity to participate in our group medical insurance program through Anthem Blue Cross Blue Shield. Full-time employees may enroll for either single, 2-party or family coverage ***Your benefits will begin after 90 days of employment, the first of the following month. This also applies to dental, life, additional life, short-term disability, long term disability insurance and 401(K) participation.***

To assist with the cost of this insurance, Aim will pay a significant portion of the monthly premium cost. You are responsible for paying the balance of the premium through a small pre-tax payroll deduction. **The current weekly estimated cost is as follows:**

80/20 PLAN	Single: \$13.50 / week	Employee +1: \$21.00 / week	Family: \$24.00 / week
-------------------	------------------------	-----------------------------	------------------------

90/10 PLAN	Single \$21.00 / week	Employee +1: 37.50 / week	Family: \$40.50 / week
-------------------	-----------------------	---------------------------	------------------------

Please see the attached Summary of Benefits to determine which plan best meets your needs.

Dental Insurance

In addition to major medical insurance Aim also offers dental coverage on a voluntary basis through Guardian. You have the choice between a Base Plan and a Buy-up Plan. **Current weekly cost is as follows:**

Base:	Single: \$3.71 per week	2-Party: \$6.97 per week	Family: \$ 10.49 per week
Buy-up:	Single: \$5.42 per week	2-Party: \$10.51 per week	Family: \$15.31 per week

Life Insurance/AD&D

This benefit offers you the security of knowing that you will have life insurance coverage in the amount of \$40,000. This insurance is provided at no cost to you.

Voluntary Additional Life Insurance

All employees may elect up to \$100,000 in additional life insurance above and beyond the \$40,000. Under this option, spouses are eligible for up to \$10,000 in coverage and children 10% of the employee's additional amount.

Retirement Plan

AIM provides eligible employees with a qualified 401(k) plan through American Funds and our broker, Beard Pension Services. If you should elect to participate in the 401(k) plan, an amount of money that you decide to invest will be deducted from your paycheck through a payroll deduction. This money is deducted on a pre-tax basis.

Short Term Disability

This voluntary plan will pay you 60% of your current weekly salary if you suffer from a disabling accident or illness that is not work-related. The maximum benefit is \$350.00 per week for a period up to 26 weeks. Benefit payments begin after you have been unable to work for 14 days (the elimination period) due to disability. You are responsible for the cost of this coverage which is based on your salary. Please see the Lincoln Enrollment packet for complete information.

Long Term Disability

This voluntary plan will pay you 60% of your current monthly salary up to \$5,000 if you suffer from a disabling accident or illness on or off the job. Benefit payments will begin after you have been unable to work for 180 days (the elimination period) due to disability. You are responsible for the cost of this coverage which is based on your salary and age. Please see the Lincoln Enrollment packet for complete information.

Vacation / Holidays

Vacation

After 1 year of service	5 days of vacation	After 2 years of service	10 days of vacation
After 10 years of service	15 days of vacation	After 15 years of service	20 days of vacation

Holidays: Each full-time employee will receive 6 paid holidays per year

Direct Deposit

- Immediate fund availability on payday
- Not dependent on US mail service
- Eliminates trips to the bank

Flexible Benefits / Section 125 Plan (Annual Enrollment)

Medical Reimbursement Account

This plan allows you to get the benefit of pre tax savings, your money goes further.

- Doctor's office visit co-payments
- Prescription drug costs not covered by the medical plan
- Medical expenses above the plan's limits
- Out-of-network medical expenses
- Vision care expenses
- Dental care expenses

Dependent Care Reimbursement Account

This account works similar to the Medical Reimbursement Account, and is most often used for daycare coverage.

The Flexible Benefits plan will:

- Reduce your annual tax liability
- Estimated tax savings for the medical reimbursement account and the dependent reimbursement account is 28%