

**HABILITATION ASSISTANCE CORPORATION
BENEFIT PACKAGE-7/1/08**

BENEFIT	DESCRIPTION	ELIGIBILITY
Cafeteria Plan:		
Health Insurance	Tufts HMOs	Full-Time After completion of 3 month benefit waiting period
Dental Insurance	Delta Dental	Full-Time After completion of 3 month benefit waiting period
Dependant Care Assistance Program <i>(Plan Year-7/1/07-6/30/08)</i>	Use of pre-tax dollars for day care services for dependants	Full and Part-Time After completion of 3 month benefit waiting period
Health Care Reimbursement Account <i>(Plan Year-7/1/07-6/30/08)</i>	Use of pre-tax dollars for unreimbursed medical expenses	Full and Part-Time After completion of 3 month benefit waiting period
Opt-Out Credits	\$200 per month paid to employees who meet criteria to opt-out of health insurance	Full-Time After completion of 3 month benefit waiting period
Life Insurance	2x annual salary-no cost to employee	Full-Time After one year of employment
Long Term Disability	No cost to employee	Full-Time After one year of employment
401(k) Plan	Employee contribution, match and profit share	Full and Part-Time 1,000 hours of service and one year of employment (Entry dates: Jan. 1 & July 1)

Vacation Time	3 weeks vacation per year/ one week after six months, balance on anniversary date	Full and Part-Time
Personal Time	4 days per year 3 days per year 2 days per year	Non-Exempt Exempt Part-Time
Sick Time	Earn per pay period based on scheduled hours	Full-Time After completion of 3 month benefit waiting period would be awarded time accrued during first 3 months Part-Time After completion of 3 month benefit waiting period would be awarded time accrued during first 3 months
Holidays	10 paid holidays per year	Full and Part- Time After completion of 3 month benefit waiting period
Direct Deposit	Full-service direct deposit	All employees upon hire
Tuition Reimbursement	\$1,500 per year \$750 per year	Full-Time Part-Time
Travel Reimbursement	37 cents per mile for travel reimbursement	All employees upon hire
Personal Insurance	3% discount on auto insurance, 105 multi-policy discounts through Safety Insurance	All employees after completion of 3 month benefit waiting period
Employee Referral Program	\$500 for referral of full- time program staff	All employees
Finders Fee	\$1,000 for referral of full- time licensed/certified professional	All employees

Sign-On Bonus	\$1,000 for licensed/certified professional	All employees
Access Express Transportation	35% Discount	All Employees
Insurance Day	One inclement weather day given each year for program closure	Full and Part-Time employees
Committee Incentive	Incentive rewards to committee members	Full and Part-Time employees

Full-Time-37.5 hours per week
Part-Time-20 hours per week