



ERIC MOWER
AND ASSOCIATES

GETTING TO KNOW YOUR
EMA BENEFITS
AN OVERVIEW

WELCOME to Eric Mower and Associates (EMA). We are proud to offer you a very comprehensive benefits package. We believe our benefits are very competitive and contribute to our success as a premier marketing communications firm.

A detailed description of all your benefits is provided in the employee handbook, which will be given to you during your first-day orientation.

CORE BENEFITS

MEDICAL

EMA offers group health insurance for you and your immediate family.

- EMA pays 70% of the premium cost for your medical coverage; you pay 30%. Coverage begins the first of the month following your date of hire.
- Two choices of PPOs (Preferred Provider Organizations) are offered.

DENTAL

Dental insurance is available to all employees and their dependents.

- Coverage begins the first of the month following the date of hire.
- Premiums are deducted through payroll and are paid 100% by the employee.

DISABILITY

EMA provides New York State Statutory Disability Insurance coverage equal to 50% of your salary, up to a legally defined weekly maximum set by New York State.

Salary continuation is available during a qualified disability after one year of employment and is based on 60% of your salary.

- Optional disability is also available.

LIFE INSURANCE

- After initial 30 days of employment. Premiums are 100% paid by EMA.
- Two times your annual salary.
- Maximum value of \$200,000 for each policy.
- Optional life insurance is available for employees and their immediate family.

LONG TERM CARE INSURANCE

Optional long-term care (LTC) insurance policies help pay for nursing home care and health services, covering all levels of care including skilled, intermediate and custodial care.

- Extended coverage to spouses, parents-in-law, grandparents and children (including adopted and fostered).
- Discounted coverage offer through AAAA's benefits.

FLEXIBLE SPENDING ACCOUNT

EMA has a flexible spending account, or FSA, to help employees set money aside—tax free—to cover medical and dental expenses, and child care and adult care costs not normally covered under health insurance.

- An employee can elect to participate in one or both of the tax-free spending accounts based on individual situations and needs for the year.
- The dependent care account allows you to set aside up to \$5,000 tax-free, per year to cover those expenses associated with child care or elder care while you are at work.

- The health care account allows you to set aside up to \$4,000 tax-free, per year to cover medical (including many over-the-counter medications), dental and eye care expenses not covered under insurance.

RETIREMENT SAVINGS PLANS

EMA will match 25% of your first 4, 5 or 6 percent of compensation. Match is approved at the end of the year, and based on employee contribution and years of service.

You can make changes to your account, or find out your current balance, by calling 1-800-422-2262 or logging on to AAAA benefits.com and activating your secured "PIN" number.

401(K) PLAN

The salary-deferred feature of this benefit allows you to redirect a percentage of your gross biweekly salary and defer it in a variety of investment vehicles within the tax-deferred plan.

- Any salary deferred into this plan is done pretax.
- Money deferred into the plan is set aside tax-free until retirement and is not available for withdrawal unless certain IRS regulations have been satisfied.

Roth 401(K) Plan

The new Roth 401(K) feature provides an alternative tax benefit to the Traditional 401(K) model. With Roth 401(K), the contributions are made "after-tax," therefore, you secure the tax benefit when you take money out of the plan.

OTHER BENEFITS

HOLIDAYS

The following are paid holidays:

New Year's Day	Labor Day
Thanksgiving Day	Memorial Day
Friday following Thanksgiving	Christmas Day
Independence Day	

Additional holidays may be granted depending on the day the holiday falls, client holidays and seasonal workload.

VACATION DAYS

Vacation must be approved in advanced by your department head in order to ensure that an efficient work flow is maintained.

Vacation is based on your years :

YEARS OF SERVICE	PAID VACATION DAYS
1-4	10 days
5-9	15 days
10+	20 days

SUMMER HOURS

During the months of June, July and August, you are eligible to take off up to 16 hours of time, with a maximum of four hours in one day.

Those employees hired before June 1 are eligible for all 16 hours. For employees hired after June 1, the Summer Hours are prorated. Employees hired after August 15 are not eligible.

OTHER BENEFITS, cont.

SICK/PERSONAL DAYS

EMA provides you with the flexibility to utilize a bank of days for the times when you are sick or need to attend to personal matters. You receive nine days on January 1st each year, and will carry over and accumulate each year, up to a total of 65 days.

Sick/personal days may be used for a variety of reasons, including your own illness, family illness/care, medical and dental appointments exceeding two hours, bereavement, religious observations, legal appointments, moving or house closing, and other emergencies. For a complete description of sick/personal days, please refer to the employee handbook.

SPRING BREAK DAY

Employees hired prior to March 15th of the current year are eligible to take one Spring Break Day holiday any day during the months of February, March or April.

EMPLOYEE ASSISTANCE PROGRAM

EMA offers an Employee Assistance Program (EAP). The purpose of our relationship with the EAP is to provide a referral and confidential counseling service for any of our employees and their families who have marital, parent-child, legal, financial, medical, psychological, alcohol or drug-abuse problems. www.lifebalance.net