

BENEFIT	WHEN ELIGIBLE	PAID BY	WHAT IT MEANS TO YOU...
Holidays	Immediately	Gemini	11 paid holidays annually to be determined and posted each year.
Personal Leave (Vacation, Sick & Personal)	Immediately	Gemini	<u>4 weeks</u> for the first 5 years of employment. Earned in increments of 4.62 hours per pay period. One week paid as a cash bonus to the employee on the anniversary of the change to the program. <u>5 weeks</u> beginning on your 5th anniversary (5 years, 1 month). Earned at the rate of 6.15 hours per pay period. One week paid as a cash bonus to the employee on the anniversary of the change to the program.
Jury Duty Leave	Immediately	Gemini	Up to 3 days of leave for Jury Duty per year.
Bereavement Leave	Immediately	Gemini	Up to 3 days of leave for Bereavement per year.
Health Insurance www.mycigna.com	Immediately	Gemini/ Employee	CIGNA - HMO Open Access. Gemini pays 75% of the premium cost. Cost sharing deductions are made on a pre-tax basis.
Dental Insurance www.mycigna.com	Immediately	Gemini/ Employee	CIGNA – HMO and PPO plans. Dental coverage for the whole family, most preventative services paid at 100%, additional details available with packet. Gemini pays 75 % of the premium cost. Cost sharing deductions are made on a pre-tax basis.
401k Plan www.fidelity.com	Immediately	Gemini/ Employee	Fidelity Investment managed tax deferred savings plan for retirement. Employees may contribute up to 25% of annual salary in 1% increments up to the maximum allowed by law. Gemini will match your bi-weekly contribution up to the first 3% of an employee's contribution.
Profit Sharing Plan www.401k.com	Annual	Gemini	Once a year, Gemini contributes a percentage of employee's gross pay to their 401k account. Since 2006, the contribution was 7% per year.
Life Insurance www.glic.com	Immediately	Gemini/ Employee	Optional Term Life Insurance can be elected based on percentages of basic pay (100% - 400%) with some limitations. Gemini covers 50% of the premium for coverage of up to \$100,000 or 1.5 times employee basic pay (which ever is less).
Dependent Life www.glic.com	Immediately	Employee	Several options for coverage for your spouse or children at reasonable rates, which would be payroll deducted. See HR for details.
Short Term Disability (STD) Jefferson Pilot www.jpfc.com	Immediately	Gemini/ Employee	Begins after 7 consecutive days of illness and immediately after an accident. Gemini pays 50% of premium for disability coverage. You are covered for 60% of your weekly earnings up to a maximum of 13 weeks with a maximum of \$600.00 per week.
Long Term Disability (LTD) Jefferson Pilot www.jpfc.com	Immediately	Gemini/ Employee	Begins after 90 day elimination period and will provide 60% of basic monthly earnings up to a maximum of \$5,000 per month. Gemini pays 50% of premium for disability coverage.
Medical/ Dependent Care	Immediately	Employee	Pre-tax savings plan for medical or dependent care expenses. Limit of \$2,500 per year for medical reimbursement and up to \$5,000 per year for dependent care reimbursement.
Healthcare Reimbursement Arrangement (HRA)	Immediately	Gemini	Gemini reimburses employees who are covered by CIGNA HMO Open Access medical plan for hospital In-Patient co-pays of \$500 and Out-Patient co-pays of \$250 that are not covered by any other plan
Direct Deposit	After 2 wks		Available for most banks and financial institutions.
Miscellaneous	Immediately		Eligible to join Hanscom Federal Credit Union, MacDill Federal Credit Union, or Transportation Federal Credit Union AWARDS: President's Director's Quarterly Referral Bonus Incentive Bonus Program