

# **Gemini Industries Inc.**

## **Benefits Summary (Full-Time Employees)**

(The company's policies, procedures and benefit plans / contracts provide the rules and details of each benefit)

<b>BENEFIT</b>	<b>WHEN ELIGIBLE</b>	<b>PAID BY</b>	<b>WHAT IT MEANS TO YOU...</b>
<b>Holidays</b>	As Accrued	Gemini	11 paid holidays annually to be determined and posted each year.
<b>Personal Leave</b> (Vacation, Sick & Personal)	As Accrued	Gemini	Personal leave combines vacation and sick leave. 4 weeks for the first 5 years of employment, and is earned in increments of 4.62 hours per pay period. One week of the 4 weeks is earned in increments of 1/26 per pay period, paid as a cash bonus in October. 5 weeks beginning on your 5th anniversary (5 years, 1 month), and is earned at the rate of 6.15 hours per pay period. One of the 5 weeks earned in increments of 1/26 per pay period, paid as a cash bonus in October.
<b>Jury Duty Leave</b>	Immediately	Gemini	Up to 3 days of leave for Jury Duty per calendar year.
<b>Bereavement Leave</b>	Immediately	Gemini	Up to 3 days of leave for Bereavement per calendar year.
<b>Health Insurance</b> <a href="http://www.mycigna.com">www.mycigna.com</a>	Immediately*	Gemini/ Employee	CIGNA - HMO Open Access. Gemini pays 75% of the premium cost for employee, employee + 1 or family. Cost sharing deductions are made on a pre-tax basis.
<b>Healthcare Reimbursement Arrangement</b>	Immediately*	Gemini	Gemini reimburses employees who are covered by the CIGNA HMO Open Access plan for hospital in-patient co-pays of \$500.00 and out-patient co-pays of \$250.00 that are not covered by another plan
<b>Dental Insurance</b> <a href="http://www.mycigna.com">www.mycigna.com</a>	Immediately*	Gemini/ Employee	CIGNA – HMO and PPO plans. Gemini pays 75 % of the premium cost for employee or family. Cost sharing deductions are made on a pre-tax basis.
<b>401k Plan</b> <a href="http://www.fidelity.com">www.fidelity.com</a>	Immediately	Gemini/ Employee	Fidelity Investment managed tax deferred savings plan for retirement. Full- or part-time employees may enroll to 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. Gemini's contribution is fully vested immediately.
<b>Profit Sharing Plan</b> <a href="http://www.fidelity.com">www.fidelity.com</a>	Immediately	Gemini	Once a year, Gemini contributes a percentage of employee's gross pay to their 401k profit sharing account. Since 2006, the contribution has been 7% per year. Vests over 6 years.
<b>Life Insurance</b> <a href="http://www.glic.com">www.glic.com</a>	Upon Approval of Enrollment	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).
<b>Dependent Life Insurance</b> <a href="http://www.glic.com">www.glic.com</a>	Upon Approval of Enrollment	Employee	Several options for coverage for you, your spouse or children at reasonable rates to be paid by the employee through payroll deductions.
<b>Short-Term Disability Unum STD</b> <a href="http://www.unum.com">www.unum.com</a>	Upon Enrollment	Gemini/ Employee	Begins after 7 consecutive calendar days of illness and immediately after an accident. Gemini pays 50% of premium for disability coverage. Employees are covered for 60% of weekly earnings up to a maximum of 13 weeks with a maximum of \$600.00 per week. Does not cover pre-existing conditions.
<b>Long-Term Disability Unum LTD</b> <a href="http://www.unum.com">www.unum.com</a>	Upon Enrollment	Gemini/ Employee	Begins after 90 day elimination period and will provide the employee 60% of basic monthly earnings up to a maximum of \$5,000 per month. Gemini pays 50% of premium for disability coverage. Does not cover pre-existing conditions.
<b>Vision Care</b> <a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	Immediately*	Gemini/ Employee	The EyeMed Vision Care program will cover eye exams and contributes to payment of glasses and lenses. Eye exams are covered every 12 months for employees who are covered under the Health HMO Open Access Plan.
<b>Healthcare Flexible Spending/ Dependent Care Assistance Plan</b>	<u>Upon Enrollment</u>	Employee	Pre-tax savings plan for healthcare or dependent care expenses. Limit of \$2,500 per year for healthcare reimbursement and up to \$5,000 per year for dependent care reimbursement.
<b>Direct Deposit AWARDS</b>	After 2 wks	Gemini Gemini	Available for most banks and financial institutions. President's Award, Division Awards, Quarterly Awards, Performance Awards and Awards for Excellence. Range from \$250.00 to \$2,000.00
<b>Bonuses</b>		Gemini Gemini	Referral Bonus of \$800, \$1,500, or for hard-to-fill positions, as much as \$10,000. Incentive Bonus Program with awards up to \$10,000.00
<b>Educational Assistance</b>		Gemini	Tuition Reimbursement is granted to employees on a case-by-case basis. Must receive a grade B or better for reimbursement.
<b>Miscellaneous</b>	Immediately	Employee	Eligible to join Hanscom Federal Credit Union, Grow Financial Federal Credit Union, or Transportation Federal Credit Union

\* To be eligible for any benefit requires that employee enrolls in the plan. If not enrolled on hire, must wait for plan open season to enroll.