

## Schedule of Benefits for Regular (Full-Time) Idaho-Based Employees

(Subject to Change Without Notice - Last Updated May 2007)

Description	After Start of Full-Time Employment, Eligibility Begins:	Employer (WEI) Contribution	Coverage	Comments
Medical Insurance	Immediately	100% of the Premium	Employee and Family	Insurance will start on the first day of a month as soon as it can be set up, typically by the starting date of full time status. Insurance is a standard major medical policy with a \$600 deductible and copay, and includes dental and visual.
Dental Insurance	Immediately	100% of the Premium	Employee and Family	Insurance will start on the first day of a month as soon as it can be set up, typically by the starting date of full time status. It is a standard Delta Dental plan.
Vision Insurance	Immediately	100% of the Premium	Employee and Family	Insurance will start on the first day of a month as soon as it can be set up, typically by the starting date of full time status. It is a standard VSP plan.
Health Reimbursement Arrangement (HRA)	After 12 Months	See Comments	Employee and Family	HRA's are employer funded to be used for health, dental, and vision care services. WEI will assist in payment of only those insurance-covered services that the insurance company does not pay for because of the deductible, co-insurance, or medications copay, and according to the following schedule: WEI will reimburse 20% up to a limit of \$1000 during the second consecutive year of full time employment, 40% up to a limit of \$2000 during the third, 60% up to a limit of \$3000 during the fourth, and 80% up to a limit of \$4000 during the fifth. After five complete years of continuous full time service, WEI pays 100% up to a limit of \$5000.
Holidays	Immediately	7 Days/Year	Employee	New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Friday following, and Christmas.
Vacation	After 6 Months	12 Days/ Year	Employee	After six months, employee has 6 vacation days available, and accrues 8 additional vacation hours for each additional completed month of employment, or 12 days per year. After five years and ten years of continuous active employment, respectively, vacation days accrue at the rate of 10 and 12 hours per month, or 15 days and 18 days vacation per year. Employee may elect to cash out vacation days up to a maximum of one third of their annual vacation days in any given year. Furthermore, vacation days will only accrue if the employee's accumulated vacation days are equal to or less than 2.0 times the employee's annual accrual rate.
Sick Leave	After 6 Months	6 Days/ Year	Employee	After six months of continuous active employment, employee has 3 days of sick leave available, and accrues an additional 4 hours sick leave for each additional completed month of continuous active employment, or 6 days per year, up to a maximum of 20 days. Sick leave is only reimbursable during the term of employment.
Life Insurance	Immediately	100% of the Premium	Employee	\$25,000 benefit
Short Term Disability	After 30 days	100% of the Premium	Employee	Eligible starting the first of the month after start date. Benefits start after one week of disability, extends for 12 weeks.
Long Term Disability	After 30 days	100% of the Premium	Employee	Eligible starting the first of the month after start date. Benefits start after 90 days of disability.
Simple IRA	See comments	See Comments	Employee	Available starting after earning \$5000 and completing 1 full year of continuous employment, full time or not, and at least \$5000 must be earned each year to stay eligible. WEI matches 100% up to 3%.
Section 125 Flex Medical	Immediately	None		Available on 1st day of the month following 30 days of full time employment. This can cover all health services. However, unused funds at the end of each year are lost.
Section 125 Child Care	Immediately	None		Available on 1st day of the month following 30 days of full time employment.
Miscellaneous AFLAC insurance plans	Immediately	None		Available on 1st day of the month following 30 days of full time employment. Includes hospital intensive care and indemnity, cancer indemnity and protector, LTC, specified event, accident, short-term and rider disability, and life insurance.