

SUMMARY OF BENEFITS

Hawaii



BENEFIT PLAN & PROVIDER	EFFECTIVE DATE	BENEFIT LEVEL	SPECIAL INFORMATION	COST TO YOU
MEDICAL PLAN - UHA University Health Alliance	1st day of the month following start date for Full-time employees	PPO Plan: See Summary Plan Description for specific details Annual Deductible: None Annual Copay Max: \$2,500/person & \$7,500/family Preventive Services - No Copay Physician Services - 10% of eligible charges Hospital Services - 10% of eligible charges ER Services - 10% of eligible charges	Dependent Child Coverage up to age 26 Got to www.uhahealth.com view EOBs and search for providers	Health Premiums (Medical, Dental, Prescription & Vision): <ul style="list-style-type: none"> Employee: \$25/month Employee & Spouse: \$90/month Employee & Child(ren): \$70/month Family: \$145/month
DENTAL PLAN Delta Dental HDS(through UHA)	1st day of the month following start date for Full-time employees	Annual Maximum - \$1,500 Diagnostic/Preventive Care paid at 70%-100% of eligible charges Basic Care paid at 70% of eligible charges Major Care paid at 50% of eligible charges Orthodontia paid at 50%, \$1,000 lifetime maximum for dependents age 25 and under	Visit www.HawaiiDentalService.com to check eligibility, view EOBs and search for providers	Cost included in Medical Plan (see above)
PRESCRIPTION DRUG - UHA University Health Alliance	1st day of the month following start date for Full-time employees	30 Day Generic: \$10 copay 30 Day Preferred: \$20 copay 30 Day Non Preferred: \$40 copay 90 Day Mail Order Generic: \$15 copay 60 Day Mail Order Preferred: \$30 copay 60 Day Mail Order Non Preferred: \$60 copay	If the eligible charge for a 30 day supply is over \$250, copayment is 20% of eligible charge	Cost included in Medical Plan (see above)
VISION PLAN - UHA University Health Alliance	1st day of the month following start date for Full-time employees	Eye Exam and allowance towards Contacts, and Eyeglasses	To locate providers go to www.uhahealth.com	Cost included in Medical Plan (see above)
FLEXIBLE SPENDING ACCOUNTS UMR	1st day of the month following start date	Dependent Care maximum of \$5,000 Health Care maximum of \$2,650 Parking: WWT provides \$150 per month for parking reimbursement.	Available to Full-time and Part-time employees. Debit card provided. www.umar.com	Employees have deductions taken on a pre-tax basis.
LIFE INSURANCE AND AD&D Cigna	1st day of the month following start date for Full-time employees	Life insurance provided at 1.5 times your annual salary. Up to a maximum of \$500K per year. Accidental Death and Dismemberment coverage also provided.	Voluntary Life Insurance may be purchased in addition to this policy	None. Fully paid by WWT
VOLUNTARY LIFE INSURANCE Cigna	1st day of the month following start date for Full-time employees	Term Life Insurance available at group rates for additional employee, spouse and child coverage	Guaranteed issue amounts available at time of hire only	Policies are portable and convertible
LONG TERM DISABILITY Cigna	1st day of the month following start date for Full-time employees	60% of your average gross monthly earnings up to \$10,000 per month (includes commissions, bonus and overtime). Qualifying payments begin after 90 days of disability.	Average gross monthly earnings are calculated from the calendar year prior to the disability	None. Fully paid by WWT
401K PLAN Merrill Lynch	Eligible to enroll 1st day of month after 90 days of employment. Rollovers may occur on start date.	Enrollments are the 1st of every month. The company will match dollar for dollar, up to 6% of your compensation.	Employees are given a variety of investment options. For more information go to benefits.ml.com	Employees may contribute up to 90% of their pre-tax monthly income

BENEFIT PLAN & PROVIDER	EFFECTIVE DATE	BENEFIT LEVEL	SPECIAL INFORMATION	COST TO YOU
FULLTIME EMPLOYEE PAID TIME OFF (PTO)	PTO accrues at 1.42 days per calendar month during the 1st year of employment.	<p>The accrual schedule is as follows:</p> <ul style="list-style-type: none"> • 1 - 4 years: 1.42 days/month, or 17 days/year • 5 - 9 years: 1.83 days/month, or 22 days/year • 10+ years: 2.25 days/month, or 27 days/year <p>All increases to PTO will begin accruing the month after the employee's fifth and tenth anniversary dates</p>	You may borrow up to five (5) days against your yearly allotment with your manager's approval. You can carry over a maximum of five (5) days of accrued PTO to the following year. PTO should be requested in writing 10 days in advance.	None. Fully paid by WWT
PART-TIME EMPLOYEE PAID TIME OFF (PTO)	Part-time PTO starts accruing immediately	<ul style="list-style-type: none"> • 1 - 9 years: .50 days/month, or 6 days/year • 10+ years: .75 days/month, or 9 days/year 		None. Fully paid by WWT
BEREAVEMENT LEAVE	Upon Hire	Full time employees receive 2 days	For immediate family members	None. Fully paid by WWT
SICK LEAVE	Available after 12 consecutive months of full-time employment	<p>100% pay up to 6 weeks for employee's own serious health condition</p> <p>100% pay – 6 weeks for the birth of a child</p>	Leave is applied in accordance with FMLA	None. Fully paid by WWT
PARENTAL LEAVE	Available after 12 consecutive months of full-time employment	100% pay up to 2 weeks for the birth of a child or placement of a child for adoption with the employee	Leave is applied in accordance with FMLA	None. Fully paid by WWT
MATERNITY LEAVE	Available after 12 consecutive months of full-time employment	100% pay up to 2 weeks for the birth of a child. This is in addition to sick leave and parental leave	Leave is applied in accordance with FMLA	None. Fully paid by WWT
EAP: PERSONAL ASSISTANCE SERVICES	On start date for all employees and their immediate family members	Confidential and professional assistance covering a wide range of issues such as stress, financial concerns, alcohol and substance abuse	Day, evening and weekend appointments are available at a variety of locations away from the workplace	None. Fully paid by WWT
HOLIDAYS	Upon hire date, Full-time employees will receive their standard rate of pay for holidays	The following holidays are observed: New Years Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, Christmas Eve, & Christmas Day. The company at its discretion will apply one (1) floating holiday per year where it deems appropriate.	If a holiday falls on a Saturday it will be observed the preceding Friday. If it falls on a Sunday it will be observed the following Monday	None. Fully paid by WWT
DAY OF CARING	Upon hire	One paid day off to volunteer and give back to the community at a non-profit organization of your choice	Does not count against regular PTO balance	None. Fully paid by WWT
TUITION REIMBURSEMENT	After one (1) year of Full-time employment	Qualified employees receive a 50% reimbursement of tuition towards a degree. Yearly maximum benefit of \$5,000 and lifetime maximum benefit of \$20,000.	Reimbursement will cover the cost of tuition fees and books	50% reimbursed to you upon completion of course(s).
PROFIT SHARING	New employees must be on WWT's payroll by November 1st to qualify for that year's benefit	WWT uses a percentage of the net income to reward employees	There is no vesting period for this benefit. You must be an active employee when Profit Sharing is calculated in December to receive the benefit for that year	None. Fully paid by WWT
WELLNESS PROGRAM	Available to all Full-time and Part-time employees	<ul style="list-style-type: none"> • Annual Health Screenings • Online Account access • Organized Wellness Events & Activities • Participation incentives & rewards 	Employees receive incentives for participation	None. Fully paid by WWT