



Summary of Employee Benefits

Brief Description

Medical Insurance (Community Care)	Gatesway provides Health Insurance coverage to all full-time employees with doctor's office, hospital, and prescription benefits. Gatesway will pay a percentage per month for medical insurance premiums.																						
Group Life Insurance (Humana)	Gatesway will pay the premium for a \$20,000.00 life insurance policy for full-time employees. This benefit amount decreases in age starting at 65.																						
Dental Insurance (Delta Dental)	Low premium dental insurance coverage is available for full-time and part-time employees. This benefit is paid solely by the employee. Gatesway does not contribute anything to premiums.																						
Colonial Life	<p>All plans under Colonial are paid solely by the employee, Gatesway does not contribute anything to premiums. Below is a listing of what is provided by this company:</p> <p>Cancer Insurance- Cancer is the number one cause of bankruptcy in the US. One in two men will suffer from Cancer in OK. One in three women in Ok will suffer from Cancer. Colonial only requires that a person not have Cancer today to qualify for the same rate as everybody else, tobacco user or not. This is an extremely comprehensive plan with most benefits having NO lifetime maximum.</p> <p>Accident Coverage- will cover workers and family. An accident is defined as any sudden injury which is unintended and is not an illness. (Flu etc.) This policy will help cover doctor visit costs, pay specific cash benefits for injuries, hospitalization coverage, extra accidental life insurance and can help with physical therapy, crutches and more.</p> <p>Short-Term Disability- protects your paycheck if you become disabled due to an accident or sickness. Disability plans can cover your paycheck for up to 66 2/3% of your monthly income. The cost on this plan will have several different factors. Your rep can give you a quote after a few simple questions.</p> <p>Medical Bridge 3000/Gap Plan- This plan helps an insured with the out of pocket expenses of a major medical plan. The benefit pays if you are confined in the hospital, have outpatient surgery, got to the Doctor, have wellness exam, you are confined to a Rehab Unit post hospitalization and offers a waiver of premium.</p> <p>Life Insurance- will be paid to the beneficiary of your choice in the event of your death. We offer 10/20/30 year term insurance and universal life insurance, which can be designed to fit your budget.</p> <p>Flexible Spending Plan-This plan helps you save 25-30% on medical and daycare expenses by taking money you are already planning to spend out of your paycheck on a tax free basis..</p>																						
Retirement Plan (John Hancock Investments)	<p>Full-time employees are eligible for the 401K Retirement Plan after 6 months of full-time employment and be over the age of 21. Gatesway will match the first 4% of employee contributions based on a percentage that is determined by longevity of employment as shown below:</p> <table style="margin-left: 20px;"> <thead> <tr> <th>Years of Service</th> <th>Employer Match Percent</th> </tr> </thead> <tbody> <tr> <td>1 - 5</td> <td>50%</td> </tr> <tr> <td>6 – 10</td> <td>75%</td> </tr> <tr> <td>11 plus</td> <td>100%</td> </tr> </tbody> </table> <p>After six years of employment you will be 100 % vested in Gatesway matching contributions. Below is the breakdown of the years and percentage of the vesting amount.</p> <table style="margin-left: 20px;"> <thead> <tr> <th>Years of Service</th> <th>Vesting Percent</th> </tr> </thead> <tbody> <tr> <td>0-2</td> <td>0%</td> </tr> <tr> <td>2</td> <td>20%</td> </tr> <tr> <td>3</td> <td>40%</td> </tr> <tr> <td>4</td> <td>60%</td> </tr> <tr> <td>5</td> <td>80%</td> </tr> <tr> <td>6</td> <td>100%</td> </tr> </tbody> </table> <p>Also allowed in the plan you can be eligible to take out a Hardship Loan based on certain financial circumstances such as (Medical Expenses, Foreclosure or Purchase of a House, Tuition, etc.)</p>	Years of Service	Employer Match Percent	1 - 5	50%	6 – 10	75%	11 plus	100%	Years of Service	Vesting Percent	0-2	0%	2	20%	3	40%	4	60%	5	80%	6	100%
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PTO (Pay time off)	All regular full-time employees scheduled to work 40 hours and above per week, are eligible for PTO. Regular employees who work less than 40 hours per week, companions and temporary employees are not eligible for PTO. Accrual is based on years of service and after 90 days it starts accruing at 8 hours per paycheck and increases based on longevity.
PTO Cash-in	Employees have the option of cashing in PTO hours twice per calendar year. Must keep a minimum balance of 80 hours.
Longevity Bonus	A monetary bonus is given to each full-time employee with every year of continuous full-time service up to \$500.00 for ten years or more of service. Part-time employees with ten or more continuous years of service receive a \$400.00 bonus.
Recruitment Bonus	Employees are eligible for a monetary award of \$100.00 for referring applicants to Gatesway. The award is given to the employee who made the referral if the applicant is hired and after the new applicant has worked for 30 days.
Probation Period	ENROLLMENT FOR INSURANCE COVERAGE (NOT INCLUDING 401K) SHOULD BE COMPLETED WITHIN THE FIRST SIXTY (60) DAYS OF EMPLOYMENT, WITH INSURANCE BECOMING EFFECTIVE THE FIRST FULL MONTH FOLLOWING YOUR NINETY (90) DAYS OF EMPLOYMENT.