

**NEW EMPLOYEE BENEFITS AT A GLANCE 2017**

BENEFIT	ELIGIBILITY	DESCRIPTION	PAID BY
Medical Expense Plan	<b>PLAN A</b>	<ul style="list-style-type: none"> <li>■ Mennonite Health Services; PPO - Highmark Blue Cross Blue Shield; Prescription Services - Caremark</li> <li>■ To find a provider in the Highmark Blue Cross Blue Shield network, Log on to www.highmarkbcbs.com</li> <li>■ Deductible: \$1,000.00 per person, \$1,500.00 per family for in-network services</li> <li>■ Office visit co-pay - \$25.00; ER co-pay - \$100.00</li> <li>■ No pre-existing condition clauses</li> <li>■ Preventive is covered at 100%</li> </ul>	Oaklawn and Employee
	75% to 100%	<p align="center"><i>(for more detailed information and out of network coverage please see your summary plan description located on the intranet)</i></p> <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 94.50</li> <li>Employee &amp; Dependents: 168.50</li> <li>Employee &amp; spouse: 200.00</li> <li>Family: 275.00</li> </ul> <p><b>New Participants:</b> Oaklawn is participating in the First Person Wellness Program to give you a way to control your health plan contribution.</p>	
	60% to 74%	<ul style="list-style-type: none"> <li>▶ Eligible employee: 201.50</li> <li>Employee &amp; Dependents: 326.50</li> <li>Employee &amp; spouse: 372.00</li> <li>Family: 496.00</li> </ul> <p><b>Wellness screenings will be provided by Oaklawn once per year and could increase or decrease your health insurance premium based on your results. See attached wellness goals and information.</b></p>	
	<b>PLAN B</b>	<ul style="list-style-type: none"> <li>■ Mennonite Health Services; PPO - Highmark Blue Cross Blue Shield; Prescription Services - Caremark</li> <li>■ To find a provider in the Highmark Blue Cross Blue Shield network, Log on to www.highmarkbcbs.com</li> <li>■ Deductible: \$2,500.00 per person, \$5,000.00 per family for in-network services</li> <li>■ Office visit co-pay - \$40.00; ER co-pay - \$200.00</li> <li>■ No pre-existing condition clauses</li> <li>■ Preventive is covered at 100%</li> </ul>	
Dental Plan	60% to 100%	<p align="center"><i>(for more detailed information and out of network coverage please see your summary plan description located on the intranet)</i></p> <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 67.50</li> <li>Employee &amp; Dependents: 123.50</li> <li>Employee &amp; spouse: 152.00</li> <li>Family: 217.00</li> </ul> <p><b>New Participants:</b> Oaklawn is participating in the First Person Wellness Program to give you a way to control your health plan contribution.</p>	Employee
	60% to 100%	<ul style="list-style-type: none"> <li>■ Mennonite Health Services</li> <li>■ <b>Use any dental provider</b></li> <li>■ Preventative services - 100%; basic services - 80%; major services - 50%</li> <li>■ Deductible - \$0.00 on preventative; \$25.00 on basic and major; maximum of 3 deductibles per family</li> <li>■ Orthodontia - Not subject to deductible and plan pays 50% with lifetime max of \$2,000. Ages 6-19 yrs only</li> </ul> <p><b>Cost per pay period:</b></p> <ul style="list-style-type: none"> <li>▶ Eligible employee: 15.60</li> <li>Employee &amp; Dependents: 36.13</li> <li>Employee &amp; spouse: 29.75</li> <li>Family: 50.98</li> </ul>	

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Vision Plan	60% to 100%	<ul style="list-style-type: none"> <li>■ Vision Service Plan (VSP)</li> <li>■ To find a provider in the VSP network, log on to www.vsp.com</li> <li>■ \$10.00 co-pay on exams; \$30.00 co-pay on glasses; no co-pay on contacts</li> <li>■ <b>Cost per pay period:</b></li> <li>▶ Eligible employee: 4.49</li> <li>▶ Employee &amp; one dependent 6.85</li> <li>▶ Family: 12.28</li> </ul>	Employee																		
Flexible Spending	60% to 100%	<ul style="list-style-type: none"> <li>■ The Harrison Group</li> <li>■ Pre-tax premiums, Medical Expense Reimbursement or Dependent Care Reimbursement</li> <li>▶ Rate for the flexible spending account is \$2.78 per pay period</li> <li>▶ Premiums for medical, dental, and vision are pre-taxed at no cost to employee</li> </ul>	<b>Annual Contributions:</b> Medical - \$240.00 min Medical - \$2550.00 max Dependent - \$240.00 min Dependent - \$5000.00 max	Oaklawn and Employee																	
Basic Life and Accidental Death and Dismemberment	60% to 100%	<ul style="list-style-type: none"> <li>■ Mutual of Omaha</li> <li>▶ 1.5 times employee's annual salary to a maximum of \$50,000</li> </ul>	Oaklawn																		
Supplemental Life Insurance	60% to 100%	<ul style="list-style-type: none"> <li>■ Mutual of Omaha</li> <li>▶ <b>Employee</b> - Up to 5 times employee's salary in increments of \$10,000 Guarantee issue up to \$150,000</li> <li>▶ <b>Spouse</b> - Up to 50% of employee amount in increments of \$5,000 Guarantee issue up to \$50,000</li> <li>▶ <b>Children</b> - Up to 50% of employee amount in increments of \$2,000 Not to exceed \$10,000. Guarantee issue up to \$10,000</li> </ul>	Employee																		
Short Term Disability	60% to 100%	<ul style="list-style-type: none"> <li>■ Salary Protection while you are away from work due to your own disability</li> <li>■ Benefit length and amount is based on employee's length of service and FTE</li> <li>■ Short term disability starts after a 1 week elimination period - use PTO or no pay</li> </ul> <table border="0" style="width: 100%; margin-left: 20px;"> <thead> <tr> <th style="text-align: left;"><u>Years of Service</u></th> <th style="text-align: center;"><u>at 60%</u></th> <th style="text-align: right;"><u>Total Weeks</u></th> </tr> </thead> <tbody> <tr> <td>▶ Date of hire to 2 yrs</td> <td style="text-align: center;">Not eligible through Oaklawn</td> <td style="text-align: right;">Voluntary Benefit AFLAC</td> </tr> <tr> <td style="padding-left: 20px;">2 - 5</td> <td style="text-align: center;">9 weeks</td> <td style="text-align: right;">9 weeks</td> </tr> <tr> <td style="padding-left: 20px;">5-10</td> <td style="text-align: center;">10 weeks</td> <td style="text-align: right;">10 weeks</td> </tr> <tr> <td style="padding-left: 20px;">10-17</td> <td style="text-align: center;">11 weeks</td> <td style="text-align: right;">11 weeks</td> </tr> <tr> <td style="padding-left: 20px;">17+</td> <td style="text-align: center;">12 weeks</td> <td style="text-align: right;">12 weeks</td> </tr> </tbody> </table>	<u>Years of Service</u>	<u>at 60%</u>	<u>Total Weeks</u>	▶ Date of hire to 2 yrs	Not eligible through Oaklawn	Voluntary Benefit AFLAC	2 - 5	9 weeks	9 weeks	5-10	10 weeks	10 weeks	10-17	11 weeks	11 weeks	17+	12 weeks	12 weeks	Oaklawn at 2 years
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Long Term Disability	60% to 100%	<ul style="list-style-type: none"> <li>■ Mutual of Omaha</li> <li>■ Salary Protection while you are away from work due to your own disability</li> <li>▶ Begins after you are disabled for six months and provides 60% of your salary for up to 24 months</li> </ul>	Oaklawn																		
Accident, Critical Illness, Cancer, Short Term Disability	60% to 100%	<ul style="list-style-type: none"> <li>■ AFLAC</li> <li>▶ Fixed rates and plans are portable</li> </ul>	Employee																		
Oaklawn 403(b) Plan	All employees over age of 21	<ul style="list-style-type: none"> <li>■ No waiting period to participate in the Oaklawn 403(b) plan</li> <li>■ Traditional and/or Roth options</li> </ul>	Employee																		
Oaklawn 403(b) Plan Match	Must work 1,000 hours and attain the age of 21	<ul style="list-style-type: none"> <li>■ Must work at least 1000 hrs annually to receive the match from Oaklawn</li> <li>■ Enrollment in the plan match is held every January, April, July and October after meeting the eligibility requirements</li> <li>▶ Oaklawn will match 50% of the employee contribution, up to a maximum match by Oaklawn of 3%; 5 yr vesting</li> </ul>	Oaklawn																		

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Paid Time Off (PTO)	10% to 100%	<ul style="list-style-type: none"> <li>■ Employees begin earning PTO from the first day of employment. (PRN employees do not earn PTO)</li> <li>■ You can use PTO as soon as you earn it</li> <li>■ Amount of PTO earned per pay period is based on FTE for salaried staff and hours worked for hourly staff <i>(for more information, see PTO policy and accrual rate sheet)</i></li> </ul> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Years</u></th> <th style="text-align: center;"><u>Hours = Days</u> (Based on 100% FTE)</th> <th style="text-align: center;"><u>Manager/Dir/VP (100% FTE)</u></th> </tr> </thead> <tbody> <tr> <td>▶ Date of hire to 3 yrs</td> <td style="text-align: center;">128 = 16</td> <td style="text-align: center;">168=21</td> </tr> <tr> <td>3yrs, 1 mo to 9 yrs</td> <td style="text-align: center;">168 = 21</td> <td style="text-align: center;">168=21</td> </tr> <tr> <td>9 yrs, 1 mo to 19yrs</td> <td style="text-align: center;">208 = 26</td> <td style="text-align: center;">208=26</td> </tr> <tr> <td>19 yrs, 1 mo +</td> <td style="text-align: center;">248 = 31</td> <td style="text-align: center;">248=31</td> </tr> </tbody> </table>	<u>Years</u>	<u>Hours = Days</u> (Based on 100% FTE)	<u>Manager/Dir/VP (100% FTE)</u>	▶ Date of hire to 3 yrs	128 = 16	168=21	3yrs, 1 mo to 9 yrs	168 = 21	168=21	9 yrs, 1 mo to 19yrs	208 = 26	208=26	19 yrs, 1 mo +	248 = 31	248=31	Oaklawn
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Professional Funds	Professional Employees	<ul style="list-style-type: none"> <li>■ Specified amounts for professional seminars, memberships, and dues</li> </ul>	Oaklawn															
Employee Assistance Program (EAP)	All employees and their family	<ul style="list-style-type: none"> <li>■ Free screening and referral through New Avenues for employees and their family members</li> <li>■ 24-hour on-call emergency service is also provided</li> </ul>	Oaklawn															

**NOTE: Although we have 26 pay periods each year, benefit deductions are only taken out of 24.**

**FTE/Hours Conversion:**

- 100% FTE = 40 hours per week**
- 90% FTE = 36 hours per week**
- 80% FTE = 32 hours per week**
- 75% FTE = 30 hours per week**
- 70% FTE = 28 hours per week**
- 65% FTE = 26 hours per week**
- 60% FTE = 24 hours per week**