Benefit Information and Eligibility

In addition to the list of standard benefit programs (e.g., Social Security, workers’ compensation, state disability, and unemployment insurance), ACPHS employees who meet the eligibility requirements are provided with a number of extended benefits.

To be eligible for these additional benefit programs, employees must work full-time or part-time at a minimum of 1,000 hours in a year. Newly hired benefit-eligible employees may enroll in the benefit plans on the first of the month following date of hire, or on date of hire if that occurs on the first day of the month.

Additional information about the employee benefit plans is available from Human Resources via the secure Employee Benefits Portal located at: www.jaegerflynn.com. Employees may also contact Human Resources for plan information or for answers to any of their benefit related questions.

Paid Time Off

<table>
<thead>
<tr>
<th>Benefit/Vendor Partner</th>
<th>Who Contributes</th>
<th>When you are eligible</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holidays</td>
<td>ACPHS</td>
<td>Upon Employment</td>
<td>18 holidays where the college is closed for regular business; Dates announced annually</td>
</tr>
<tr>
<td>Vacation</td>
<td>ACPHS</td>
<td>1st year pro-rated</td>
<td>Administration/12-month Faculty: 17 days (119 hours) Staff: 5 days (35 hours) year 1; 10 days (70 hours) years 2-9, then 17 days (119 hours) year 10; 9.5 month Faculty N/A</td>
</tr>
<tr>
<td>Personal/Sick Time</td>
<td>ACPHS</td>
<td>1st year pro-rated</td>
<td>10 days (70 hours) for illness, injury, medical, legal matters, bereavement and emergencies</td>
</tr>
<tr>
<td>Jury Duty</td>
<td>ACPHS</td>
<td>Upon Employment</td>
<td>Employee is paid while on Jury Duty</td>
</tr>
</tbody>
</table>
Health Insurance
ACPHS offers health insurance that provides eligible employees with comprehensive medical benefits and access to a national network of providers. To assist employees and their eligible dependents with the cost of coverage, the College pays a portion of the premium in the form of a benefit credit. Employees’ shared cost for the premiums are paid with pre-tax payroll deductions. In addition, the College provides a health reimbursement account to offset the cost of the health insurance out-of-pocket deductibles and co-insurance. Human Resources will provide eligible employees with access to enrollment materials and detailed plan information via the Employee Benefits Portal.

Dental Insurance
ACPHS offers dental insurance that provides eligible employees with comprehensive dental benefits and access to a national network of providers. To assist employees and their eligible dependents with the cost of coverage, the college pays a portion of the premium. Employees’ shared cost for the premiums are paid with pre-tax payroll deductions. Human Resources will provide eligible employees with access to enrollment materials and detailed plan information via the Employee Benefits Portal.

Vision Insurance
ACPHS offers vision insurance that provides eligible employees and their eligible dependents with comprehensive vision benefits and access to a national network of providers. Employees pay the full premium for coverage, which is paid with pre-tax payroll deductions.

Flexible Spending Account (Health Care and Dependent Care)
ACPHS offers eligible employees pre-tax flexible spending account arrangements whereby employees can elect a pre-determined amount up to maximum limits per year for allowable health care expenses and/or dependent care expenses to be reimbursed on a pre-tax basis. Human Resources will provide eligible employees with access to enrollment materials and detailed plan information via the Employee Benefits Portal.

Retirement Savings Plan
ACPHS offers a 403(b) Retirement Plan to all employees. Similar in structure to a 401(k), employees may begin to make tax-deferred contributions to the plan upon date of hire, and can make changes to their contributions at any time within the guidelines of the IRS maximum annual limits. Employees who complete one year of service and work a minimum of 1,000 hours in a year are eligible to receive an employer contribution each pay period equivalent to 11% of the employee’s salary earned during that period. The employee is not required to contribute to the 403(b) plan to receive the College contributions. Please contact Human
Resources for detailed plan information or visit the Employee Benefits Portal.

**Employee Tuition Assistance**
The College offers a tuition assistance (no fees or books) reimbursement program to benefit-eligible employees after one year of service. To be considered for the reimbursement benefit, an employee must submit a pre-approval application to Human Resources. Approval of this benefit by Human Resources is subject to the coursework or degree program being advantageous to the College position or directly related to improving job skills, as well as, annual budget limitations. Upon determination, Human Resources will notify the employee in writing of the approval decision. Under the program, reimbursement of tuition is subject to: a) the employee being employed for one year prior the start of the semester for which the benefit will be utilized; b) a semester limit of $2,500 for one course; c) maximum of three semesters per year and; d) a minimum grade earned. The IRS may consider these tuition payments to be taxable income. Please refer to Tuition Policy for additional details or contact Human Resources.

**Children's Tuition Reduction Scholarship Program**
The College has established a Children’s Scholarship benefit for children of full-time employees who have been employed at the College for at least five years prior to the beginning of the semester for which the benefit will be utilized. Eligible children may attend ACPHS, provided the child meets the entrance requirements or another accredited college; they must also be matriculated and taking a minimum of 12 credit hours per semester. ACPHS will pay tuition equal to the smaller of the tuition at the college of choice or half the tuition charged at ACPHS for an undergraduate program. This program is limited by an annual funding cap and may be subject to a prorated reduction. A detailed description of the plan is available from Human Resources. Please note that ACPHS reserves the right to amend or terminate any of the above-listed benefit programs at any time.

**Life Insurance and AD&D**
ACPHS provides company-paid life insurance coverage to eligible employees in an amount equivalent to 2-times annualized salary up to $300,000. Benefit-eligible employees may also purchase supplemental life insurance on a voluntary basis for themselves and their eligible dependents. Human Resources will provide eligible employees with access to enrollment materials and detailed plan information via the Employee Benefits Portal.

**Short Term Disability Benefits**
ACPHS carries statutory New York State Disability insurance at 50% salary up to $170 per week to provide income protection for all New York employees who are unable to work due to a non-
work related illness or injury. The company-provided benefits are mandated coverage levels and are subject to state provisions. Similar disability benefits are also provided to all Vermont Campus employees. Payment of short-term disability benefits begins on the 8th calendar day of disability after a 7 day waiting period, and can last up to a maximum period of 26 weeks.

Salary Continuation Benefit (Enhance Short Term Disability)
After one year of service, ACPHS provides full salary continuation to benefit-eligible employees who cannot work due to a non-work related illness or injury. Salary continuation works in conjunction with short-term disability; therefore, an employee must be on an approved short-term disability leave and meet the one-year service requirement to receive this income protection benefit. Salary continuation begins on the 8th day of disability after a 7 calendar day waiting period, and can last up to a maximum period of 26 weeks. Benefit-eligible employees must use any available paid-time off benefits (sick, personal or vacation) toward the 7-day waiting period; otherwise, the waiting period for disability and salary continuation will be unpaid.

Long Term Disability Benefits
ACPHS provides a Long Term Disability (LTD) plan for benefit-eligible employees. This benefit is designed to pay a portion of income in the event of disability beyond the maximum 26 week period of short-term disability. The LTD Plan is paid for by the College, and it features a monthly benefit of 60% of salary (reductions may apply) up to a maximum benefit of $7,500 per month. Disabled employees must apply for this benefit and approval of the claim is at the insurance carrier’s sole determination, and may be subject to pre-existing conditions and other carrier exclusions. If approved, the coverage would be effective from week 27 until the end of the disability or to the maximum age and/or disability period identified in the LTD plan. Long term disability benefits are paid directly to the employee by the College’s long term disability carrier.

Workers’ Compensation Insurance
The College provides Workers’ Compensation Insurance coverage for all employees. This insurance provides income protection benefits to employees who are injured on the job.

Supplemental Benefit Options
The College offers a variety of supplemental benefit options that benefit-eligible employees can choose to enroll in and pay for premiums through the convenience of payroll deductions on an after-tax basis. Supplemental plans include accident, cancer, term life, and AD&D insurances. Employees may also elect coverage for eligible dependents.