



FULL-TIME EMPLOYEE BENEFITS - 2008 (32-40 Hours Per Week)

PAID TIME OFF

1 year --- 19 days	6 years --- 24 days
2 years --- 20 days	7 years --- 25 days
3 years --- 21 days	8 years --- 26 days
4 years --- 22 days	9-15 years --- 27 days
5 years --- 23 days	16+ years --- 29 days

This benefit is pro-rated for full-time employees who work less than 40 hours per week.

HOLIDAYS (PAID) - The Center observes the following 9½ holidays:

- | | |
|----------------------------|----------------------------------|
| - New Year's Day | - Labor Day |
| - Martin Luther King Day * | - Thanksgiving Day |
| - Presidents' Day * | - Day After Thanksgiving |
| - Memorial Day | - Afternoon of Christmas Eve Day |
| - Independence Day | - Christmas Day |

* Floating Holidays

HEALTH INSURANCE – LMHC offers three health insurance options:

	<u>Monthly Cost</u>	<u>LMHC Pays/Mo.</u>	<u>Employee Pays/Mo.</u>
♦ Blue Cross Triple Gold 1000/2000 (Base Plan)	\$400.50 (single) \$1124.50 (family)	\$397.00 \$612.73	\$3.50 \$511.77
♦ Blue Cross Triple Gold 500/1000 (Buy-Up Plan)	\$461.50 (single) \$1292.50 (family)	\$397.00 \$612.73	\$63.50 \$679.77
♦ Blue Cross High Deductible Health Plan (HDHP 2500/5000)	\$329.00 (single) \$924.00 (family)	\$329.00 \$508.20	\$ - 0 - \$415.80

If HDHP is chosen, LMHC will make the following contributions to a health savings account (HSA):

Single	\$66.00/mo. plus incentive of \$450
Family	\$102.00/mo. plus incentive of \$700
(Contributions to HSA account are prorated for new hires)	

If health insurance coverage is not elected, the employee is not reimbursed for the premium.

DENTAL INSURANCE

LMHC offers a voluntary dental insurance plan through Assurant. Employee is responsible for full premium.

♦ Monthly Rates:	Employee	\$30.74
	Emp + Spouse:	\$59.46
	Emp + Child(ren):	\$68.86
	Family:	\$97.58



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VISION INSURANCE

LMHC offers a voluntary vision insurance plan through Avesis. Employee is responsible for full premium.

♦ Monthly Rates:	Employee	\$6.19
	Employee + One	\$10.81
	Family	\$16.06

LIFE INSURANCE

LMHC provides a \$25,000 term life/AD&D insurance policy. LMHC pays the full premium.

FLEXIBLE BENEFITS REIMBURSEMENT (SECTION 125 PLAN)

Employees may have certain insurance premiums and medical and dependent care expenses deducted from their pay on a pre-tax basis, thereby lowering their taxable income.

VOLUNTARY LIFE INSURANCE

LMHC offers voluntary term life insurance in which employees can secure supplemental life insurance coverage for themselves and eligible dependents. Employee is responsible for the full premium.

SHORT TERM DISABILITY INSURANCE

LMHC offers a voluntary short-term disability insurance plan which provides benefits to employees while on an extended medical leave of absence. LMHC pays 50% of the premium.

LONG TERM DISABILITY INSURANCE

LMHC provides long-term disability insurance coverage for employees, which pays benefits to employees while on an extended medical leave of absence. LMHC pays the full premium.

RETIREMENT PLAN

LMHC offers a 401k plan through Fidelity Investments. LMHC contributes a 200% match, to a maximum of 5.5%, on any contributions an employee makes to the 401k plan. New employees are eligible to participate on the 1st of each calendar quarter following six (6) months of consecutive employment.

CAREER DEVELOPMENT

LMHC provides the following conference reimbursement allowance amounts per year:

- Up to \$700 and forty hours for Licensed Master's level and above employees
- Up to \$500 and forty hours for Non-licensed Master's, Ph.D., and Bachelor's level employees (including Intake, RN/LPN, and CD staff)
- Up to \$300 and twenty-four hours for clerical and para-professional employees

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PROFESSIONAL LIABILITY INSURANCE

Each employee is covered for \$1,000,000 per claim and \$3,000,000 aggregate.

PROFESSIONAL LICENSE REIMBURSEMENT

LMHC will reimburse staff for required professional license fees upon presentation of license and receipt.



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EMPLOYEE ASSISTANCE PROGRAM

LMHC offers an Employee Assistance Program which provides confidential counseling services to employees. Under the Program, an employee is eligible for up to two EAP diagnostic and referral sessions for themselves and/or immediate family members.

FINANCIAL SERVICES

Various financial services are available at reduced rates to employees through Bank of the West, Bremer Bank, Security State Bank, and Affinity Plus Federal Credit Union.

***** ELIGIBILITY FOR INSURANCE BENEFITS OCCURS ON THE FIRST OF THE MONTH ***
FOLLOWING 30 DAYS OF BENEFIT-STATUS EMPLOYMENT**