

Gemini Industries Inc.

Benefits Summary (Full-Time Employees)

(The company's policies, procedures and benefit plans / contracts provide the rules and details of each benefit)

BENEFIT	WHEN ELIGIBLE	PAID BY	WHAT IT MEANS TO YOU...
Holidays	As Accrued	Gemini	11 paid holidays annually to be determined and posted each year.
Personal Leave (Vacation, Sick & Personal)	As Accrued	Gemini	Personal leave combines vacation and sick leave. 4 weeks for the first 5 years of employment, and is earned in increments of 4.62 hours per pay period. One week of the 4 weeks is earned in increments of 1/26 per pay period, paid as a cash bonus in October. 5 weeks beginning on your 5th anniversary (5 years, 1 month), and is earned at the rate of 6.15 hours per pay period. One of the 5 weeks earned in increments of 1/26 per pay period, paid as a cash bonus in October.
Jury Duty Leave	Immediately	Gemini	Up to 3 days of leave for Jury Duty per calendar year.
Bereavement Leave	Immediately	Gemini	Up to 3 days of leave for Bereavement per calendar year.
Health Insurance www.mycigna.com	Immediately*	Gemini/ Employee	CIGNA - HealthCare Open Access Plus. Gemini pays 75% of the premium cost for employee, employee + 1 or family. Cost sharing deductions are made on a pre-tax basis.
Healthcare Reimbursement Arrangement	Immediately*	Gemini	Gemini reimburses employees who are covered by the CIGNA HealthCare Open Access Plus plan for hospital in-patient co-pays of \$500.00 and out-patient co-pays of \$250.00 that are not covered by another plan
Dental Insurance www.mycigna.com	Immediately*	Gemini/ Employee	CIGNA – HMO and PPO plans. Gemini pays 75 % of the premium cost for employee or family. Cost sharing deductions are made on a pre-tax basis.
401k Plan www.fidelity.com	Immediately	Gemini/ Employee	Fidelity Investment managed tax deferred savings plan for retirement. Full- or part-time employees may enroll to contribute up to 25% of annual salary in 1% increments up to the maximum allowed by law. Gemini will match your bi-weekly contribution up to the first 3% of an employee's contribution. Gemini's contribution is fully vested immediately.
Profit Sharing Plan www.fidelity.com	Immediately	Gemini	Once a year, Gemini contributes a percentage of employee's gross pay to their 401k profit sharing account. Since 2006, the contribution has been 7% per year. Vests over 6 years.
Life Insurance www.glic.com	Upon Approval of Enrollment	Gemini/ Employee	Optional Term Life Insurance can be elected based on percentages of basic pay (100% - 400%) with some limitations. Gemini covers 50% of the premium for coverage of up to \$100,000 or 1.5 times employee basic pay (which ever is less).
Dependent Life Insurance www.glic.com	Upon Approval of Enrollment	Employee	Several options for coverage for you, your spouse or children at reasonable rates to be paid by the employee through payroll deductions.
Short-Term Disability Unum STD www.unum.com	Upon Enrollment	Gemini/ Employee	Begins after 7 consecutive calendar days of illness and immediately after an accident. Gemini pays 50% of premium for disability coverage. Employees are covered for 60% of weekly earnings up to a maximum of 13 weeks with a maximum of \$600.00 per week. Does not cover pre-existing conditions.
Long-Term Disability Unum LTD www.unum.com	Upon Enrollment	Gemini/ Employee	Begins after 90 day elimination period and will provide the employee 60% of basic monthly earnings up to a maximum of \$5,000 per month. Gemini pays 50% of premium for disability coverage. Does not cover pre-existing conditions.
Vision Care www.eyemedvisioncare.com	Immediately	Gemini/ Employee	The EyeMed Vision Care program will cover eye exams and contributes to payment of glasses and lenses.
Healthcare Flexible Spending/ Dependent Care Assistance Plan	<u>Upon Enrollment</u>	Employee	Pre-tax savings plan for healthcare or dependent care expenses. Limit of \$2,500 per year for healthcare reimbursement and up to \$5,000 per year for dependent care reimbursement.
Direct Deposit	After 2 wks	Gemini	Available for most banks and financial institutions.
AWARDS		Gemini	President's Award, Division Awards, Quarterly Awards, Performance Awards and Awards for Excellence. Range from \$250 to \$2,000
Bonuses		Gemini	Referral Bonus of \$800, \$1,500, or for hard-to-fill positions, as much as \$10,000.
		Gemini	Incentive Bonus Program with awards up to \$10,000.
Educational Assistance		Gemini	Tuition Reimbursement is granted to employees on a case-by-case basis. Must receive a grade of B or better for reimbursement.
Miscellaneous	Immediately	Employee	Eligible to join Hanscom Federal Credit Union, Grow Financial Federal Credit Union, or Transportation Federal Credit Union

*If not enrolled on hire, must wait for plan open season to enroll.
To be eligible for any benefit requires that employee enrolls in the plan.