



**ISO NEW ENGLAND INC.  
EMPLOYEE BENEFIT PROGRAM**

New Employees are eligible for the benefits listed below effective on their date of hire.

<p><b>BLUE CROSS BLUE SHIELD MEDICAL</b></p> <ul style="list-style-type: none"> <li>• HMO Blue New England</li> <li>• HMO Blue New England High Deductible</li> <li>• Blue Care Elect – Preferred Provider Organization (PPO) Plan</li> <li>• Blue Care Elect PPO High Deductible</li> </ul>	<p><b>EMPLOYEE ASSISTANCE PROGRAM</b></p> <p>Confidential counseling services and Work/life Services Program can assist you with a variety of issues from locating adult day-care for an aging parent to finding scholarships for your college-age child.</p>
<p><b>BLUE CROSS BLUE SHIELD DENTAL</b></p> <ul style="list-style-type: none"> <li>• \$1,500 Calendar Year Maximum Plan</li> <li>• \$1,000 Calendar Year Maximum Plan</li> </ul>	<p><b>DISABILITY INSURANCE</b></p> <ul style="list-style-type: none"> <li>• Short-term Disability</li> <li>• Long-term Disability</li> </ul>
<p><b>VISION SERVICE PLAN</b></p> <p>ISO currently offers one vision plan through VSP. The Plan provides for an eye exam every 12 months, lenses or contacts every 12 months and eye glass frames every 24 months.</p>	<p><b>LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>• Employee Life and Accidental Death &amp; Dismemberment Insurance (up to 4x annual salary)</li> <li>• Dependent Life</li> <li>• Business Travel Accident</li> </ul>
<p><b>PERFORMANCE INCENTIVE PLAN</b></p> <p>ISO-NE is pleased to provide part and full time regular non-bargaining unit employees with an annual incentive plan. Exempt employees, depending on their grade level, are eligible to earn up to 10% or 16% of their annual salary based on their individual performance and corporate performance. Non-exempt employees are eligible to earn up to 6.5% of their annual salary based on the same performance criterion. (Bonus payouts for new hires are prorated based on their start date.)</p>	<p><b>401(k) SAVINGS PLAN</b></p> <ul style="list-style-type: none"> <li>• Eligibility for Participation: Date of Hire</li> <li>• Company Match begins immediately and is 100% up to first 3% of pay and 50% of next 2% of employee pre-tax contributions</li> <li>• After-tax contributions also allowed</li> <li>• Rollover Contributions are permitted from an IRA or another qualified plan</li> <li>• Employees are vested in company match 100% after five years of employment</li> </ul>
<p><b>PENSION PLAN</b></p> <p>100% Contribution by Company. Employees are vested after 5 years of employment.</p>	<p><b>EXPENSE REIMBURSEMENT ACCOUNT</b></p> <ul style="list-style-type: none"> <li>• Dependent Care Reimbursement Plan</li> <li>• Health Care Reimbursement Plan</li> </ul>
<p><b>VACATION &amp; HOLIDAYS</b></p> <p>ISO –NE provides 3 weeks paid vacation for new hires (prorated at date of hire) and offers 12 paid holidays.</p>	<p><b>MATCHING GIFTS PROGRAM</b></p> <p>ISO –NE will match gifts made to eligible accredited non-profit institutions of higher learning (i.e., colleges, universities, and private secondary schools) up to \$1000 per calendar year.</p>
<p><b>TUITION REIMBURSEMENT POLICY</b></p> <p>ISO-NE will reimburse 100% of eligible expenses for a maximum of two (2) courses per semester (six (6) per year) or \$15,000 per calendar year, which ever is less. Courses and degree programs must relate to job specifications. Employees are eligible to participate in the Tuition Reimbursement Policy once they have successfully completed six (6) months of continuous employment.</p>	<p><b>FITNESS CENTER</b></p> <p>The fitness center is open to and free for all full- and part-time ISO employees. The center is intended to give members a clean, safe, and enjoyable place to exercise for general fitness purposes. With state-of-the-art equipment, a convenient location, locker rooms with showers and free membership...It's a great place to get fit.</p>
<p><b>RELOCATION ASSISTANCE</b></p> <p>ISO –NE provides relocation assistance to exempt full-time regular non-bargaining unit employees who relocate at least 50 miles from their home.</p>	