



Employee Benefit Plan Highlights

Employee benefit options are reviewed and approved annually by the ACCORD Board of Directors to assure benefits are administered in a sound, employee driven manner.

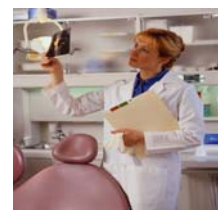
Our Priorities:

√ Providing affordable, comprehensive health insurance.

ACCORD offers Univera Healthcare which includes the Active Rewards Program. This option includes an employer funded Health Reimbursement Account \$250 Single \$750 Family to help cover co-insurance and deductibles for hospital and other expenses. Many preventative services are covered in full.

ACCORD pays:

- 87%** Individual coverage
- 84%** Family Coverage (full time staff)
- 85%** Individual Coverage
- 79%** Family Coverage (part-time staff)



. A \$5/\$25/\$50 3-Tier prescription co-pay plan with \$0 for generics

√ Assuring each employee has the opportunity to maintain a healthy work/life balance.

ACCORD employees enjoy the freedom of a generous paid time off benefit that begins upon hire. 12 month employees earn **26 paid days off** each year. Paid time off is used for a variety of reasons, to attend a parent-teacher conference, for vacation, as sick time or for a day to regroup. Paid time off is earned each pay period (every 2 weeks) and the amount earned grows from 8 hours per pay period upon hire up to 12 hours after 8 years of employment. 10 and 11-month staff are paid regular wages during "school" breaks and also earn discretionary leave time.



√ Respecting individual needs and differences.

ACCORD's plan puts choices in the hands of each employee. Employees can choose benefit options to best meet their individual and family needs. Pre-tax options include: Guardian dental insurance, Aflac Lifestyle Protection Insurance, and flexible spending accounts for dependent care and unreimbursed medical expense costs.

✓ Preparing for the future

ACCORD's defined contribution plan is open to both full and part time employees after 90 days of employment. This 403 (b) retirement plan encourages employees to set aside money for retirement by offering both pre-tax and after-tax (Roth IRA.)

investment options. Investment decisions are employee made and financial planning education is regularly provided. Following one year of employment, ACCORD matches each employee's retirement contribution up to **5.5%** of his or her hourly wage. The account is individually owned which means that you take it with you if you leave the agency.



✓ Understanding that each of us will need additional support at some time in our lives.

ACCORD provides life insurance equal to an employee's annual pay and long term disability insurance at no cost to its full time employees. Additional supportive services include membership in the Employee Assistance Program (EAP) which provides a multitude of cost-free services ranging from mental health counseling to professional development. This service is available to all employees and members of their households.

Employees have the opportunity to help each other by participating in the Emergency Time Bank Program (ETB). Each year employees are offered the option to contribute hours of their own paid time off to the bank, thus becoming an Emergency Time Bank Member. Members can use the time bank if in an emergency situation when they have used all their leave time and are still unable to return to work. The Emergency Time Bank has helped employees who were fighting cancer, recovering from surgery and caring for sick children and aging parents.



If you are thinking about joining the ACCORD Corporation team and would like more detailed information about our employee benefits, you can call our Corporate Office at (585) 268-7605 and ask for Human Resources at extensions 1051 or 1126. You can also request a copy of our Employee Benefit Eligibility and Enrollment Manual.