



## Employee Benefits

### EMPLOYER-PAID BENEFITS\*

ALL benefits begin on the month following first day of employment. **The following benefits are paid 100% by the employer.**

<b>Life Insurance (Mutual of Omaha)</b>	2x annual salary rounded up to the next \$1,000, guarantee and maximum issue up to \$300,000.
<b>Accidental Death and Dismemberment (Mutual of Omaha):</b>	2x annual salary rounded up to the next \$1,000
<b>Dependent Life (Mutual of Omaha):</b>	\$20,000 spouse and \$10,000 for children (6 months to 21 years or 25 years if dependent is in school)
<b>Long-Term Disability (Mutual of Omaha):</b>	Benefit is payable on the 91 <sup>st</sup> day of disability, pays 66 % of salary
<b>Short-Term Disability (Mutual of Omaha):</b>	Benefit is payable on the 8 <sup>th</sup> day of disability, pays 66% of salary
<b>Medical Insurance (BCBS of AL):</b>	Office visits –\$30.00 co-pay Hospital stay – \$250.00 deductible per admission Emergency room visit – 100% coverage, no co-pay (Accident Only) Emergency room visit –100% coverage, \$150 (Medical Emergency) Drug Card – Participating pharmacies only: <ul style="list-style-type: none"><li>• Generic - \$10 co-pay</li><li>• Preferred Brand - \$35 co-pay</li><li>• Non-Preferred Brand - \$50 co-pay</li></ul>
<b>Family Coverage</b>	
<b>Dental Insurance (Guardian):</b>	100% coverage for preventative care 100% coverage for basic services
<b>Orthodontics (Guardian):</b>	\$2,000 life maximum benefit, per family member
<b>Vision Care (Guardian):</b>	Exams—\$10 co-pay Lenses or contacts—\$20 co-pay Frames—\$120 retail allowance

*Employees will be notified 30 days in advance for changes to insurance coverage. Employees may opt out of health insurance and receive compensation in lieu of benefit. Insurance cards are usually received within two weeks of employment.*

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<b>Elective Insurance Benefits</b>	Personal Recovery Plus
<b>AFLAC Flexible Benefits:</b>	Personal Hospital Intensive Care
	Personal Cancer Indemnity Plan
	Personal Accident Indemnity Plan
	Voluntary Indemnity Plan
<b>BFA Systems Flexible Spending Account:</b>	Dependant Care
	Medical Reimbursement



## *Employee Benefits*

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- Leave:** Full-time employees are eligible for annual leave for use as vacation and/or sick leave. Leave is accrued incrementally for a total of three weeks per year. An employee can accrue leave to a maximum of 480 hours. Leave in excess of 480 hours will be paid out at the end of the calendar year. Unused leave is compensated upon termination. After completing the 5<sup>th</sup> year of employment – leave increases to 4 weeks per year.
- Personal:** Personal leave is provided at 1 week per year and is provided after the first month of employment. Personal leave cannot be accrued. Personal leave is not compensated upon termination from the company. Employees joining the company after September 30<sup>th</sup> and prior to Dec. 1<sup>st</sup> are eligible for 2 days.
- Bereavement:** Full-time employees are provided 3 days bereavement for immediate family members, including: spouse, parents, children, siblings, grandparents, grandchildren, and spouse's immediate family.
- Retirement Plan/401k:** BFA Systems offers a qualified Safe-Harbor 401k plan to which it will match percent for percent (up to 5%) of W-2 wages (for each paycheck) to employees who contribute. The employee may elect to contribute to the plan a maximum of 90% of gross wages or \$15,500 per year (16,500 in CY09) per year. A discretionary profit sharing contribution is provided by the Company based on revenue goals with a target of 10% of each employee's gross wages at the end of the calendar year. BFA Systems has a two-year vesting period for the profit sharing; after one-year of service the employee is 50% vested into the plan, after the second year of employment the employee will be fully vested. Employees are 100% vested in their own contributions and the 5% Safe-Harbor contributions. Plan participants must be employed on the last day of the plan year, and have worked 501 hours in order to be eligible to receive the BFA Systems discretionary contribution.
- Holidays:** BFA Systems provides 10 paid holidays annually that align with the Federal Government holiday schedule; an 11th day is provided for the Friday after Thanksgiving. Employees are provided their birthday as a paid leave. Deferred holidays must be used within 90 days or will be forfeited.
- Bonuses:** Spot Bonus: Spot bonuses are awarded (at the discretion of the manager) to employees for specific accomplishments, such as, but not limited to, significant contributions to a winning proposal, recognition by the customer, exceptional performance, etc.
- Referral Bonus: A Referral Bonus of \$500.00 is available to employees who refer an applicant that accepts a job offer from BFA Systems and remains employed by BFA Systems for 6 months. The bonus is paid out in the first pay check after the completion of 6 months of employment.
- Jury Duty:** Full-time employees receive their normal BFA Systems salary while serving on jury duty.
- Military Service:** Full-time employees who have a minimum of six months service with the Company are eligible for compensation for temporary military service. Compensation is based on the employee's rate for a 40-hour week minus military pay as evidenced by a Military Pay Voucher. A maximum of 80 hours of total leave time qualifies for payment.
- Continuing Education Assistance:** BFA Systems will reimburse registration and tuition expenses for approved, satisfactorily completed undergraduate/graduate coursework (grade of a "B" or higher) up to \$5,000 per calendar year. Course work must be justified in direct relation to the employee's current position.
- Stock:** In an effort to reward our employees for a job well-done, BFA Systems provides generous stock opportunities as incentives for success.
- Salary Review:** All salary reviews will be conducted on an annual basis each January; updates reflecting the change(s) will be made to the employee's paycheck during the first pay period in February.

\* This handout is for illustrative purposes only and not a legally binding document.