Health Insurance – AEM offers two health insurance plan options through United HealthCare. AEM health insurance includes a spousal surcharge. If you are married and your spouse is employed and eligible to participate in his or her employer’s group health insurance plan, a higher monthly premium is charged to cover the spouse on the AEM plan. The intent of the surcharge is to shift financial responsibility for health care coverage to the employer of the working spouse.

Traditional Plan

This traditional insurance plan provides in-network and non-network coverage. After the use of an AEM-provided Health Reimbursement Account, staff responsibility for the in-network deductible is $1,000 single ($2,000 2x) and the staff responsibility for the OOP maximum is $2,000 single ($4,000 2x). A separate cost for non-network deductible and non-network OOP maximum apply.

Monthly Employee Traditional Plan Premium:
- Employee Coverage Only: $261.00/mo.
- Employee/Dependent(s): $495.00/mo.
- Employee/Spouse**: $573.00/mo.
- Family**: $834.00/mo.

High Deductible Health Plan with Health Savings Account

The HDHP plan is paired with an HSA plan that you fund on a pre-tax basis to pay for your medical expenses until the insurance company begins to contribute. Under this plan, you are responsible for the full cost of all medical expenses, including prescription drugs, until you have personally paid the first $5,000 in expenses for single coverage ($10,000 2x). After you have personally satisfied the deductible, then co-pays and co-insurance apply until the OOP maximum is satisfied.

A separate cost for non-network deductible and non-network OOP maximum apply.

An HSA is a tax-advantaged medical savings account available only to individuals enrolled in a qualified HDHP plan. An HDHP HSA plan offers a number of benefits. Money that would otherwise be spent on higher premiums for a traditional insurance plan could be invested in a tax-free, interest-bearing HSA. The HSA is owned by you and could become an important savings vehicle for medical expenses in retirement.

Monthly Employee HDHP HSA Plan Premium:
- Employee Coverage Only: $129.00/mo.
- Employee/Dependent(s): $264.00/mo.
- Employee/Spouse**: $306.00/mo.
- Family**: $445.00/mo.

**If spouse is eligible for group health insurance elsewhere, the monthly cost to insure the spouse on the AEM plan is $750-800 monthly in addition to the amounts listed.

Vision Insurance – AEM offers a full service plan through Superior Vision. The plan includes higher benefit levels for services received from participating providers.

Monthly Employee Vision Premium
- Employee Coverage Only: $2.50/mo.
- Limited Family: $5.00/mo.
- Family: $7.50/mo.

Dental Insurance – AEM offers an indemnity dental insurance plan through Delta Dental with diagnostic and preventative services covered at 100%, restorative services covered between 50-80%, and orthodontic services covered at 50%. AEM currently pays the full monthly premium for both single and family coverage.

Pension Plan – AEM offers a cash balance pension plan. Active regular full-time and part-time staff who work 1,000 or more hours are eligible to participate. Eligible individuals receive their first compensation credit after completing their first full calendar year of employment.

A cash balance plan is a defined benefit retirement plan. AEM pays the full cost of the pension benefits by crediting a participant’s account plan annually with a set percentage (4% for first 10 years) of the yearly compensation. Individual accounts earn a guaranteed rate of return based on a fixed U.S. Treasury index. The rate is updated on an annual basis. Changes in the pension plan portfolio do not
affect the final benefits to be received by the participant upon retirement or termination.

**401(k) Plan** – AEM offers a savings plan designed to help you accumulate money for retirement beyond the pension plan provided by AEM. Contributions are made solely by the staff member with pre-tax dollars (see IRS regulations for specific maximums) through bi-weekly payroll deductions. The plan has an automatic enrollment feature after three months of service. New staff are automatically enrolled with a payroll deduction of 5% of salary, unless the staff member follows opt out procedures.

**Incentive Bonus** – AEM offers eligibility for an annual incentive bonus designed to reward staff for their contribution towards the success of AEM. Staff member goals are outlined on individual scorecards with a bonus target of 10% of salary for Senior Directors, 8% of salary for Directors, 6% of salary for Managers, Coordinators and Assistants. Bonuses are distributed in spring and are subject to approval by the AEM Board of Directors.

**Paid Time Off (PTO)** – AEM offers an outstanding paid time off plan which includes a pool of days to use for vacation, sick leave, medical appointments, childcare needs, family emergencies or other personal business. PTO accrues at the rate of 1.0 day per month up to 2.5 days per month based on years of service.

Employees hired January through September accrue 1.0 PTO days per month for each month worked during the first, partial calendar year of employment. Additional PTO days are accrued as follows:

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**Paid Holidays** – AEM offers a generous paid holiday schedule that includes eight pre-designated days and two floating holidays annually.

**Telework** – Staff may be eligible to work from home up to two days per week. Some jobs, by nature of their duties, are not compatible for telecommuting. Manager approval is required before telework is awarded. New hires are required to meet a three-month waiting period before becoming eligible.

**Professional Development** – AEM provides training in a variety of areas including understanding our members and the industry, functional skill enhancement, and professional development. AEM also offers limited tuition reimbursement after one year of service.

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**Casual Dress Code** – Staff enjoy a casual dress code Monday through Friday. Blue jeans can be worn every day and tennis shoes and t-shirts/sweatshirts are acceptable on Fridays.

**Short Term Disability** – AEM offers a generous salary protection plan for approved medical leaves of absence. The plan includes up to six weeks at 100% of normal salary, followed by six weeks at 60% of normal salary based on medical certification.

**Long Term Disability** – AEM offers an insurance plan that provides salary protection at 60% of normal salary for medically validated illness or injury following a three-month elimination period. AEM pays the full monthly premium.

**Life Insurance and Accidental Death & Dismemberment** – AEM offers a term group life insurance plan and an accidental death & dismemberment insurance plan at two times annual salary. AEM pays the full monthly premium.

**Voluntary Life Insurance and Voluntary Accidental Death & Dismemberment** – For staff interested in additional coverage beyond that provided by AEM, a voluntary life insurance plan and a voluntary accidental death & dismemberment insurance plan is available. Staff who elect this coverage are 100% responsible for the premium.

**Flexible Spending Account Plan** – Staff participating in the traditional health plan – or no AEM health plan – may set aside pre-tax dollars via payroll deduction to pay for eligible dependent care expenses or eligible out-of-pocket medical, dental or vision expenses.
Limited Purpose Flexible Spending Account Plan – Staff participating in the HDHP HSA health plan may set aside pre-tax dollars via payroll deduction to pay for eligible dependent care expenses or eligible out-of-pocket dental or vision expenses.

Travel Accident Insurance – AEM offers a travel accident insurance plan in the amount of $100,000 for staff who travel on approved Association business. AEM pays the full monthly premium.

The information in this document is intended to provide an overview of the benefits offered by AEM. For specific information on these benefits, please refer to the plan documents (including the Summary Plan descriptions, where applicable) or contact the AEM benefits administrator. AEM reserves the right to make changes to its benefit plans and to make appropriate revisions in cost, coverage or eligibility as it sees fit at any time. Should questions arise, the plan documents take precedent over the summary information in this pamphlet. This document in no way implies or guarantees employment.