



BENEFITS OVERVIEW

All full-time employees are eligible

Flexible Work Schedule - 8 hr day between 7:30 am - 6:30 pm with ½ hour lunch; core hours = 10am – 4pm

Medical Coverage - Choice of 2 plans: 1) HMO with minimal employee contribution for employee only coverage based on salary or 2) PPO with employee paying for additional cost; Eligible 1st of the month following 90 days; Option to add family at group rates

Fully Paid Dental Coverage w/Full Feature Vision Plan for employee - Eligible 1st of the month following 90 days; Option to add family at group rates

Company Paid Life Insurance - 1x annual salary up to \$100K/yr; Eligible 1st of the month following 90 days; additional voluntary life insurance options for up to 4x annual salary employee paid.

Short Term Disability Insurance - Voluntary option of 60% of annual salary to be used in conjunction with NJ State Temporary Disability Insurance employee paid; Eligible 1st of the month following 180 days

Company Paid Long Term Disability - Eligible 1st of the month following 90 days; additional voluntary long term disability insurance option employee paid

Flexible Spending Accounts - Both Medical Expense and Dependent Care options available; Eligible 1st of the month following 90 days

401(k) Savings Plan - Eligible 1st of the month after 6 months

Training & Education Assistance * - Currently \$1,000 annually per employee for seminars & workshops Eligible 1st of the month after 6 months;

Vacation Days * - 10 paid days in years 1 - 3; 15 paid days in years 4 - 8; Eligible following 90 days

Personal Days * - 5 days per year; Eligible immediately

Holidays - 9 paid days per year; Eligible immediately

Maternity/Paternity Leave - up to 10 paid days/yr; Eligible after 12 months of employment

Other Benefits - Business Casual Environment, Bonus Plan, Employee Assistance Programs, Leading the Way and Spot Awards, Discount Entertainment Ticket Service, Discount Computer Option, Eligibility with NJ Manufacturers Auto & Home Insurance Plans, Direct Deposit Discount with PNC Bank, etc.

* First year benefits are pro-rated based on date of hire.

The Summary of Benefits and Company Policies of PBL are not intended to create a contract of employment. Nothing contained in any policy or work rule of PBL shall constitute a contract of employment or a contract or agreement for any definite or specified term of employment. Nor does anything in any policy or work rule of PBL alter the at-will employment relationship between the Company and its employees. Nothing contained in any policy or work rule of PBL shall limit or otherwise restrict the option of the Company or its employees to terminate the employment relationship. Either party to the employment relationship may conclude such a relationship at any time, with or without cause. All policies and benefits are subject to change without notice.