



# Integrity.

## Summary of Benefits

The following is a brief summary of the benefits offered to employees. This summary is for general information purposes only and all descriptions are subject to governing plan documents. Integrity Interactive Corporation reserves the right to make changes as it sees fit. Certain restrictions and eligibility requirements may apply.

**HEALTH INSURANCE** – Integrity offers employees a comprehensive health insurance plan with Blue Cross Blue Shield of Massachusetts. Employees residing in any of the six New England states are offered either the HMO or POS plans at either an individual or family plan level; employees residing outside of New England are eligible for the PPO plan only at either an individual or family plan level. Part-time employees, meeting eligibility requirements can participate in the health insurance plans. Eligibility is date of hire.

The Company's contributions are differentiated by employee's base salary. The following chart illustrates company and employee contribution percentage levels towards monthly premiums. **PLEASE NOTE:** Employees can buy-up to the POS plan which the Company pays the same monthly premium as it does for the HMO plan and the employee is responsible for the remainder of the monthly premium.

Base Salary Level	Individual		Family	
	Employer	Employee	Employer	Employee
Under \$60,000	80%	20%	75%	25%
\$60,001 to \$115,000	75%	25%	70%	30%
\$115,001 +	70%	30%	65%	35%

**DENTAL INSURANCE** – Blue Cross Blue Shield Dental Blue is offered to employees at either the individual or family coverage level. The Company's contributions are differentiated by employee's base salary. The above chart illustrates company and employee contribution percentage levels towards monthly premiums for the dental plan. Part-time employees, meeting eligibility requirements can participate in the health insurance plans. Eligibility is date of hire.

**VOLUNTARY VISION INSURANCE** – Employees can buy voluntary vision for themselves and their dependents through VSP. The Plan offers both in and out of network benefits. Part-time employees, meeting eligibility requirements can participate in the vision insurance plan. Eligibility begins the first of the month following an employee's start date.

**LIFE INSURANCE/DISABILITY INSURANCE** – The Company sponsors a life and accidental death and dismemberment insurance policy with Lincoln Financial paying a death benefit of one and one half the employee's annual base salary, not to exceed \$200,000. You will also be enrolled in a Long Term Disability Plan. Both of these plans are offered at no cost to the employee and eligibility begins on an employee's date of hire.

**VOLUNTARY LIFE INSURANCE** – The Company offers employees the option to buy additional life and accidental death and dismemberment insurance for themselves and their dependents through Lincoln Financial. Employees can elect up to 5x their annual base salary up to a maximum of \$200,000 and they can elect up to 50% of their election for a spouse and a benefit of \$10,000 for children. Eligibility is dependent on Lincoln's application process.

**PAID TIME OFF** – Integrity calculates vacation and sick time based on a **September 1st to August 31st calendar year**. Below is a summary of vacation and sick time. New employees will receive the official Vacation and Sick Time Policies upon beginning employment.

**Vacation** – After two months of consecutive employment, eligible employees will accrue on a monthly basis 10 hours per month; new employees cannot use vacation time in their first two months of employment. Vacation accrual is based on full-time 40 hours/week. 40 hours (5 days) of accrued unused vacation time is allowed to be carried over into the next year (where applicable by law); on an annualized basis employees accrue 15 days of vacation.

**Sick Time** – After two months of consecutive employment, eligible employees will accrue on a monthly basis 4 hours per month; new employees cannot use sick time in their first two months of employment. Sick time accrual is based on full-time 32 hours/week. The maximum amount of sick time an employee can accrue is 80 hours (10 days); on an annualized basis employees accrue 6 days of sick time.

*\*PTO Policy will change as of September 1, 2010.*

**HOLIDAY POLICY** – For the calendar year 2010, Integrity observes ten (10) paid holidays and employees receive two (2) floating holidays on a prorated basis.

**401(K) PLAN** - Integrity has a 401(k) Savings Plan where employee's can elect to contribute on a pre-tax or post-tax (Roth 401(k) enrollment).

**DIRECT DEPOSIT** – Employees can elect up to three (3) accounts to have their paycheck deposited in to.

**FITNESS CENTER** – Our facilities in the Waltham office offer an on-site Fitness Center that employees may access seven (7) days a week, 24 hours a day. There is a \$10 charge for an access key.

**EMPLOYEE REFERRAL BONUS PLAN** – Integrity will typically pay \$2,000 for a referral that results in regular full-time employment within the Company. A payment of \$1,000 will be made in the first pay period following the hire date and the second \$1,000 payment will be made in the pay period closest to the six month anniversary of the hire date, providing both employees are still employed by Integrity.

**TUITION REIMBURSEMENT PLAN** – Integrity will reimburse up to \$1,500 per calendar year for tuition or certificate program; reimbursement will be made at the completion of the course, providing a grade of B or better has been received. Company approval is required prior to participation. A course syllabus must be submitted along with your request to participate in the plan.

**COMMUTER BENEFITS PROGRAM** - Employees can enroll for pre-tax savings for the MBTA, parking or other transit benefit; IRS limits pre-tax savings for transit and parking to \$230.00 monthly. The employee can also fund additional transit expenses through after-tax payroll deductions.

**FLEXIBLE SPENDING PLANS: DEPENDENT CARE AND HEALTHCARE** – The FSA plans allow employees to set aside pre-tax dollars through semi-monthly payroll deductions for out-of-pocket dependent care and/or healthcare expenses.