

INTERNATIONAL RESCUE COMMITTEE

Employee Benefits Program (Domestic Employees)

The International Rescue Committee (IRC) provides a very comprehensive and competitive benefit program to its employees and their eligible dependents (including Domestic Partners). While our employees do contribute to the cost of some segments of their IRC benefit package, they pay a smaller percent of the actual premium for those coverages.

Benefits become effective on the first of the month following employment.

The following will give you a general overview of the benefit programs offered to all full-time and part-time IRC domestic employees, scheduled to work at least 20 hours per week:

MEDICAL

- ✓ Choice of three open access plans with in-network and out-of-network benefits (one plan for Boise).
- ✓ Plans provide hospital, surgical, medical, prescription drug, preventive care, annual physicals, discounts for alternative medical treatments and discounts at participating health clubs

DENTAL

- ✓ Choice of two plans with in-network and out-of-network benefits
- ✓ Orthodontia benefits for dependent children available

VISION CARE

- ✓ In-network and out-of-network benefits
- ✓ Discounts for refractive eye surgery

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

- ✓ Set aside pre-tax dollars annually for reimbursement of medical/dental or vision expenses not covered under the benefit plans and eligible over-the-counter medications.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

- ✓ Set aside pre-tax dollars annually for the reimbursement of eligible dependent care expenses

TRANSPORTATION REIMBURSEMENT INCENTIVE PROGRAM (TRIP)

- ✓ Set aside pre-tax dollars for the reimbursement of daily commutation and parking expenses

CANCER PLAN

- ✓ Plan provides benefits solely for treatment of cancer

DISCOUNTED FINANCIAL PRODUCTS AND SERVICES

- ✓ Various products and services available at discounted rates:

- Auto Insurance
- Specialty Insurance: Collector Car, Motorcycle and Recreational Vehicle
- Auto Financing
- Home and Renter's Insurance
- Long Term Care Insurance
- Pet Insurance

HOLIDAYS

- ✓ 12 paid U.S. holidays each year

VACATION

- ✓ A competitive vacation allowance, ranging from 12 to 25 days per fiscal year

PERSONAL DAYS

- ✓ Earn up to three personal days per fiscal year

SICK DAYS

- ✓ A generous number of sick days available each fiscal year
 - May be carried over to the next year to a maximum of 70 days
- ✓ May use some days to care for a sick dependent

SHORT TERM DISABILITY

- ✓ Use accrued but unused sick days for any period of disability
- ✓ In states with mandated disability benefits, disabled employee receives the statutory benefits after accrued sick days exhausted

SUPPLEMENTAL SHORT TERM DISABILITY

- ✓ Employees in states without mandated disability benefits may purchase supplemental short term disability at group rate

LONG TERM DISABILITY

- ✓ 60% of pay to \$12,000/month after 180 days of disability
- ✓ The IRC pays the full cost of this coverage

WORKERS' COMPENSATION

(Including Interns, Volunteers)

- ✓ Any work-related illness or injury
 - Wage replacement (excluding Interns, Volunteers)
 - Medical benefits
 - Death benefits
- ✓ The IRC pays the full cost of this coverage

BASIC LIFE INSURANCE

- ✓ Three times annual salary to a maximum of \$1,000,000
- ✓ The IRC pays the full cost of this coverage

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

- ✓ Three times annual salary to a maximum of \$1,000,000

- ✓ The IRC pays the full cost of this coverage

SUPPLEMENTAL LIFE

- ✓ Employees may purchase additional life insurance coverage for themselves
- ✓ Coverage for spouse and children also available
- ✓ Employees pay the full cost of this coverage through payroll deductions

View the group rate schedule

TRAVEL ACCIDENT COVERAGE

- ✓ Ten times annual salary (minimum \$300,000) to a maximum of \$1,000,000
- ✓ The IRC pays the full cost of this coverage

EVACUATION COVERAGE

- ✓ Medical emergency evacuation service for employees traveling overseas on IRC business
- ✓ Transportation is arranged to nearest location with adequate medical care
- ✓ The IRC pays the full cost of this coverage

RETIREMENT SAVINGS PLAN

- ✓ Employee Contributions + IRC Matching Contributions
(Including Temporary Employees)
 - Eligible to participate at time of hire
 - May contribute up to 50% of base pay
 - Employee will automatically has 1% contribution with 1% match by the IRC
 - Or The IRC matches the first 3% of base pay at 100% and the next 3% at 50%
 - Choice of 21 investment options
 - Plan participants are immediately 100% vested
- ✓ Base Contributions
(Full and part time employees only)
 - Immediate eligibility
 - Monthly IRC contribution based on age and IRC service
 - Choice of 21 investment options
 - 100% vesting after 3 years from the date of hire

RETIREE MEDICAL

- ✓ Eligible after 5 years of IRC service and reaching retirement age of 55
- ✓ May purchase the same medical, dental and vision coverage enjoyed prior to retirement
- ✓ Retiree pays the full cost of this coverage

NOTE: The above highlights the information contained in the legal documents and contracts that govern the IRC benefits Program. If there is any conflict or inconsistency

between this description and the legal documents and contracts, the documents and contracts will govern. The IRC reserves the right to terminate, change or amend any of its policies at any time.