



**2015 PHI Employee
Benefit Programs**

An Equal Employment Opportunity/Affirmative Action Employer

ELIGIBILITY

Eligibility to participate or enroll in the following PHI-sponsored benefit plans is limited to employees in regular (vs. temporary) positions who are scheduled to work 20 or more hours each week.

PHI PAID BENEFITS

Health Insurance

PHI provides most regular employees who are scheduled to work 20 or more hours per week with fully-paid medical, dental and vision insurance. Employees may choose to enroll eligible dependents by sharing in the associated costs of premiums. Medical, dental and vision insurance begins on the first of the month following an employee's date of hire and continues through the last day of the month in which employment terminates.

Group Short-Term Disability Insurance

Employees are provided group short-term disability insurance beginning on the first day of the month following one month of continuous active employment. PHI pays the full cost of this coverage.

Group Long-Term Disability Insurance

PHI provides eligible employee with group long-term disability insurance coverage. The cost of this coverage, which begins on the first day of the month following one month of continuous active employment, is paid by PHI.

Basic Life and Accidental Death & Dismemberment (AD&D)

PHI pays 100% of the cost of employees' basic life and AD&D coverage. Basic life insurance protects families and other beneficiaries from a loss of income and savings in the event of death. AD&D insurance provides additional protection in the event of an accidental death or loss of limb or eyesight. The benefit equals 2x annual compensation, up to a maximum of \$550,000.

PHI Defined Contribution Retirement Plan

PHI sponsors a 403(b) tax-deferred savings plan called the Defined Contribution Retirement Plan. Beginning on the first day of the month following six complete months of employment, PHI contributes 10% of each eligible employee's base wage into the 403(b). Additionally, employees may choose to contribute a percentage of their annual compensation to supplement the contributions made by PHI.

Employee Assistance Program (EAP)

Eligible employees are automatically enrolled in the EAP, which is also available to their dependents, at no cost. The EAP can help with issues such as stress, work/life concerns, alcohol and drug problems, financial issues, legal matters, grief, depression, etc.

Social Security and State Unemployment Insurance

PHI covers the employer portion of Social Security and State Unemployment Insurance.

Workers' Compensation

All employees are covered by Workers' Compensation Insurance, which provides medical care and payment to employees when they are unable to work because of on a workplace injury or on an occupational disease contracted during the course of employment.

VOLUNTARY (EMPLOYEE PAID) BENEFITS

Flexible Benefit Plans

PHI offers both a Medical Care Reimbursement and a Dependent Care Reimbursement flexible spending account. The plans allow participants to use pre-tax earnings to pay, or be reimbursed, for eligible medical expenses that are not covered by health insurance, and specified child care expenses that are incurred to enable the parent/guardian to work.

Voluntary Life Insurance

In addition to the Basic Life Insurance that is paid for by PHI, employee-paid Voluntary Life Insurance is available for eligible employees and their dependents.

TIME OFF

Paid Time Off (PTO)

Commencing on the day of employment, regular full-time employees earn PTO as follows:

Year(s) of Employment	Days of PTO
First year	21
2 – 3	26
4 – 9	31
10 – 14	36
15 – 19	39
20+	41

Regular part-time employees who are scheduled to work 20 or more hours each week accrue PTO leave on a pro-rated basis.

Holidays

Regular full-time employees are provided paid holidays which are identified by their program and location. Generally, the following holidays are observed:

Holiday	Date
New Year's Day	January 1
Martin Luther King Jr.	January 19
Presidents' Day	February 16
Cesar Chavez Day	March 31
Memorial Day	May 25
Independence Day	July 3
Labor Day	September 7
Indigenous People's Day	October 12
Veterans' Day	November 11
Thanksgiving	November 26 & 27
Christmas Day	December 25

Regular part-time employees scheduled to work 20 or more hours each week receive pro-rated holiday pay.

Jury Duty

Employees who are called to serve on a jury are paid for the duration of the trial, minus any compensation received from the Court.

Bereavement Leave

In the event of the death of a family member (defined as a spouse, domestic partner, parent, parent-in-law, grandparent, child, grandchild, daughter-in-law, son-in-law, brother, brother-in-law, sister or sister-in-law), an employee is granted up to three days of bereavement leave.

OTHER BENEFITS

Commuter Transportation Program

PHI provides a Commuter Transportation benefit which allows eligible employees to purchase commuter transportation passes and be reimbursed for eligible parking expenses on a pre-tax basis. In addition, PHI subsidizes up to \$100 per month for public transportation costs that eligible employees incur on their daily commute.

Worldwide Emergency Travel Assistance

When 100 miles or away from home for personal reasons or on business, employees have access to pre-trip planning, medical consultation and evaluation, prescription replacement, emergency medical evacuation to the nearest medical facility and lost luggage assistance.

Costco Membership

Employees are eligible for membership in the Costco Membership Program.

Health Club Enrollment Fee

Employees may be reimbursed up to \$99 for the enrollment fee when they join a health club for a full year. (Note: this benefit applies only to new club memberships.)

Zip Car

Employees can sign up for an individual Zip Car account at discounted hourly and daily rates for personal and/or business needs.

Dell Member Purchase Program

Dell's Member Purchase Program allows PHI employees to receive member only pricing on all personal Dell PCs.

Note that access to these materials does not imply an offer of employment and the information contained in this overview does not replace official plan documents. PHI reserves the right to change or eliminate any of these programs at any time.