

Office Information Systems, Inc.

10800 Lyndale Ave. S. • Minneapolis, MN 55420 • 952/884-9199

Welcome! We are happy to have you join Office Information Systems, Inc.

The following constitutes a brief overview of Office Information Systems, Inc.'s (OIS) benefit package. For details on any of the following please refer to the specific policies and certificates, or contact the OIS Benefits Administrator.

- 1) **ELIGIBILITY** – All full-time employees of OIS who have completed one month of continuous service from the first of the month following their date of hire are eligible to participate in OIS' group health, dental, life, and long-term disability plans.
An employee is considered to be full-time if they work at least 80% of the available hours during a calendar month. Should an employee cease work for OIS for any reason, or should employee fail to work at least 80% of available work hours for a period of more than one month, that employee may choose to continue on OIS' group plans (excluding long-term disability) at his or her own expense.
- 2) **POLICIES** – OIS' group plans are currently with the following companies:
Health – Blue Cross Blue Shield of Minnesota aware Gold Limited with copay.
Dental – Delta Dental
Life – and Long-Term Disability Assurant. (includes a \$20,000 term life provision)
- 3) **CONTRIBUTION** – OIS' contribution to employee's health and dental insurance is 50% of the insurance premiums for an employee and his/her covered dependents. Employee's contribution for this coverage (50%) will be withheld from employee's paycheck each pay period. Employee also has the option to have premiums deducted from paycheck with pre-tax dollars. OIS' contribution to the employee's life and long-term disability insurance coverage premiums is 100%. No contribution is required by the employee.
- 4) **401-K PLAN** – OIS offers a 401-K retirement savings plan. Currently, employees may contribute up to 20% of their salary. OIS will match 50% of the employees' first 5% of salary contribution. Open enrollment dates are February 1, May 1, August 1, and November 1, with eligibility after 3 months of full-time service.
- 5) **ADDITIONAL BENEFITS** – OIS also offers direct deposit and OIS Employees are eligible to join the IBM Mid America Federal Credit Union.