



**LEAVE BENEFITS, PAID BENEFITS,
AND OTHER BENEFITS FOR
GHFP FELLOWS**

2009

An Equal Employment Opportunity/Affirmative Action Employer

◆ LEAVE BENEFITS

Vacation Leave

Commencing at date of employment, regular full-time employees earn vacation leave at the rate of 6.16 hours bi-weekly (20 days during year 1 through 9). Regular part-time employees accrue vacation leave on a pro-rated basis consistent with the vacation earnings established for full-time employees.

An employee may take accrued vacation leave, with full salary, at times mutually agreed upon with his/her onsite manager. Full- and part-time employees will not earn vacation leave if they have more than 40 days (320 hours) of such leave accumulated at any time. An employee will be paid for his/her accrued vacation leave, at his/her current salary rate, upon termination of employment.

Sick Leave

Sick leave may be used for personal, family illness and medical appointments. Regular full-time employees earn paid sick leave at the rate of 8 hours per month. Regular part-time employees accrue sick leave on a pro-rated basis consistent with the sick leave earnings established for full-time employees.

Full-time and part-time employees will not earn sick leave if they have more than 60 days (480 hours) of such leave accumulated at any time. At termination of employment, there is no cash payment for unused sick leave.

Bereavement Leave

In the event of the death of a family member* or registered domestic partner, an employee may be absent with pay for up to three days without charge to the employee's accumulated vacation or sick leave. Absence from work beyond this time will be charged to vacation leave or leave without pay.

*For purposes of this policy, family members is defined as parents, brothers, sisters, spouse, children, grandparents, grandchildren, parents in law, brothers and sisters in law, daughters and sons in law.

Medical, Dental, Vision, Life, Accidental Death and Dismemberment Insurance

PHI provides all eligible employees, at no cost to the employees, medical, dental, vision, life insurance (at twice annual salary) and accidental death and dismemberment coverage (at twice annual salary). Regular full-time and part-time employees, who work a minimum of 20 hours per week, are eligible for medical, dental and vision coverage. Employees may also cover their eligible dependents and pay the cost of their dependents' coverage through payroll deduction on a pre-tax basis.

Coverage begins on the first of the month immediately following the date of hire and is discontinued at the end of the month in which employment is terminated. However, coverage may be continued under certain circumstances; details are available from the Human Resources Department.

- ◆ Hospital/Medical coverage is available through the following health organizations: CareFirst - Blue Cross/Blue Shield plans are offered to Washington, DC-based employees; Aetna is available to international employees.
- ◆ Dental coverage is provided through Delta Dental of California. In addition to the benefits paid by the Plan, PHI will reimburse employees for the annual \$50 deductible upon their submission of the Delta Dental statement showing this deductible was applied to their personal dental expenses.
- ◆ Vision coverage is provided through Vision Service Plan.
- ◆ Employee Assistance Program is provided through Managed Health Network and Unum Provident.

The current monthly rates for hospital/medical, dental, and vision coverage are located on pages 7 and 8.

Tax Sheltered Annuity (TSA)

In lieu of a standard retirement program, PHI offers participation in a tax-sheltered annuity plan, beginning the first day of the month following the date of employment, to all regular full-time and part-time employees who work a minimum of 20 hours per week.

PHI currently contributes an amount equal to 10% of each eligible employee's salary to the employee's TSA plan.

Eligible employees may elect to contribute an additional percentage of their annual compensation to their Group Supplemental Retirement Annuity (GSRA) plan. The

employee's contribution may not exceed the IRS maximum limit set for the year. Withdrawals are subject to federal regulations.

PHI reserves the right to vary the contribution percentages or eliminate this benefit entirely in the event that financial constraints make it necessary to do so.

Group Long-term Disability Insurance

PHI provides group long-term disability insurance for regular full-time and part-time employees who work a minimum of 20 hours per week. 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.

This insurance plan will provide employees with sixty-six and two-thirds of their basic monthly earnings if, following a 180 day period of disability from injury or sickness, they are unable to earn more than 80% of their pre-disability earnings in their own occupation. The monthly benefit will be reduced by the amount of other disability benefits (from Social Security, State Disability Insurance, Worker's Compensation, or other group disability insurance plans) for which they are eligible.

The maximum benefit is \$10,000 per month. Monthly benefits will continue to be paid to employees while they are disabled as follows:

| <u>Age at Disablement</u> | <u>Duration of Benefits</u> |
|---------------------------|-------------------------------------|
| Less than 60 | To age 65, but not less than 5 yrs. |
| 60 | 5 years |
| 61 | 4 years |
| 62 | 3 ½ years |
| 63 | 3 years |
| 64 | 2 ½ years |
| 65 | 2 years |
| 66 | 1 ¾ years |
| 68 | 1 ¼ years |
| 69 or older | 1 year |

Group Short-term Disability Insurance

PHI provides group short-term disability insurance for regular full-time and part-time US domestic employees who work a minimum of 20 hours per week. 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.

This insurance plan will provide employees with a weekly benefit equal to 50% of their basic weekly earnings to a maximum of \$490 per week for the first 13 weeks if,

following a 7 day period of disability from injury or sickness, they are unable to earn more than 80% of their pre-disability earnings in their own occupation. After the first 13 weeks the weekly benefit will be paid at sixty-six and two-thirds of basic monthly earnings to a maximum of \$2,350 per week for the next 13 weeks for which they are eligible.

◆ VOLUNTARY BENEFITS (EMPLOYEE PAID)

Specified Critical Illness Insurance •••••

Eligible PHI employees can seek coverage under this plan to help supplement major medical coverage and group disability plans. This benefit helps employees pay the direct and indirect costs associated with a critical illness or event. Contact the Human Resources Department for details of this plan.

Flexible Benefit Plan •••••••••••

PHI offers a flexible spending account plan for all regular employees. The Plan will allow employees to pay certain personal expenses, such as child care and family out-of-pocket medical expenses not covered by health insurance, with before-tax earnings. Details are available from the Human Resources Department.

◆ OTHER BENEFITS

Direct Deposit ••••••••••••••••

Employees are required to have their paychecks deposited directly into their bank, savings and loan, or credit union account.

Worldwide Emergency Travel Assistance •••••

Domestic employees covered under PHI's Long Term Disability Benefit Plan through Unum Provident have access to worldwide emergency travel assistance services when traveling 100 miles or more from home or in a foreign country. These services include medical consultation and evaluation, prescription replacement, emergency medical evacuation to nearest medical facility and lost luggage assistance.

International employees and their dependents residing at their post are covered under SOS Insurance. The SOS program is primarily medical evacuation coverage for overseas employees and accompanying dependents. This insurance only provides coverage for costs associated with facilitating a covered employee's access to medical services.

Public Transportation / Parking Program ■■■■

PHI has a Public Transportation Reimbursement and Parking Program administered through WageWorks (www.wageworks.com). PHI subsidizes employees' public transit and vanpool expenses of up to \$60.00 per month, beginning the first day of the month following the date of employment. Above that amount, employees can use pretax salary up to the monthly maximum of \$120 for transit and \$230 for parking. Employees who plan to participate in the program must sign up for the program through WageWorks. Details are available from the Human Resources Department.

Health Club Enrollment Fee ■■■■

Regular PHI employees working 20+ hours per week may be reimbursed for their one-time enrollment fee (up to \$99) for joining a health club for **one full year**. Details are available from the Human Resources Department. This benefit applies only to new memberships in a health club.

COSTCO Business Membership ■■■■

US employees are eligible for membership in the Costco Business Membership Program. Annual membership fee is \$40.00 with a free household card.

**The Public Health Institute pays 100% of the employees coverage.
The following dependent care costs are paid for by the employee on a bi-weekly basis.**

Public Health Institute
WASHINGTON, D.C.
2009 MONTHLY PREMIUM RATES
Effective 01/01/2009 - 12/31/2009

| MEDICAL PLANS | Employee + One Child | Employee + Spouse | Employee + Family |
|--|----------------------------------|---------------------------------------|-----------------------------------|
| CARE FIRST BLUE CHOICE (HMO) | | | |
| BlueChoice HMO GROUP #TG61-1021 | \$281.20* \$140.60/pay period | \$471.26* \$235.63/pay period | \$682.31 \$341.16/pay period |
| *This BC/BS rate applies to Employee and One Child. Employees with more than one child, use the Family rate. | | | |
| Prescription Benefit: Retail (34 day supply) - \$5 Generic/\$10 Brand Formulary/\$25 Brand Non-Formulary Mail (90 day supply) - \$10 Generic/\$20 Brand Formulary/\$50 Brand Non-Formulary | | | |
| CARE FIRST BLUE CHOICE (POS) | | | |
| BlueChoice Opt-Out Plus * Open Access GROUP #TG61-1011 | \$364.16 \$182.08/pay period | \$575.21* \$287.61/pay period | \$808.30* \$404.15/pay period |
| *This BC/BS rate applies to Employee and One Child. Employees with more than one child, use the Family rate. | | | |
| Prescription Benefit: Retail (34 day supply) - \$5 Generic/\$10 Brand Formulary/\$25 Brand Non-Formulary Mail (90 day supply) - \$10 Generic/\$20 Brand Formulary/\$50 Brand Non-Formulary | | | |
| CARE FIRST BLUE CHOICE (PPO) | | | |
| BluePreferred GROUP #TG61-1022 | \$471.10* \$235.55/pay period | \$723.11* \$361.56/pay period | \$1001.36* \$500.68/pay period |
| *This BC/BS rate applies to Employee and One Child. Employees with more than one child, use the Family rate. | | | |
| Prescription Benefit: Retail (34 day supply) - \$5 Generic/\$10 Brand Formulary/\$25 Brand Non-Formulary Mail (90 day supply) - \$10 Generic/\$20 Brand Formulary/\$50 Brand Non-Formulary | | | |
| DENTAL | Employee + 1 Dependent | Employee plus 2 or more Dependents | |
| Delta Dental Plan of CA Group #8074-0011 | \$49.82 \$24.91/pay period | \$130.26 \$65.13/pay period | |
| VISION | Employee + 1 Dependent | Employee plus 2 or more Dependents | |
| Vision Service Plan Group #00101116-0001 | \$4.16 \$2.08/pay period | \$12.64 \$6.32/pay period | |
| EMPLOYEE ASSISTANCE PROGRAM | Employee | | |
| Managed Health Network Group # ugit | no charge | | |
| COMPANY PAID LIFE INSURANCE | Employee | | |
| UNUM Life Insurance with AD&D (2x annual salary up to maximum of \$550,000)* *Age band reductions in life policies apply after age 65. | no charge | | |

The Public Health Institute pays 100% of the employees coverage.
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**INTERNATIONAL EMPLOYEES
 2009 MONTHLY PREMIUM RATES
 Effective 01/01/2009 - 12/31/2009**

MEDICAL PLAN

| AETNA Group #299804 | Employee + Child(ren) | Employee + Spouse | Employee + Family |
|------------------------|---------------------------------|---------------------------------|---------------------------------|
| | \$396.31 \$198.16/pay period | \$540.83 \$270.42/pay period | \$976.01 \$488.01/pay period |

DENTAL

| Delta Dental Plan of CA Group #8074-0011 | Employee + 1 Dependent | Employee + 2 or more Dependents |
|---|-------------------------------|------------------------------------|
| | \$49.82 \$24.91/pay period | \$130.26 \$65.13/pay period |

VISION

| Vision Service Plan Group #00101116-0001 | Employee + 1 Dependent | Employee + 2 or more Dependents |
|---|-----------------------------|------------------------------------|
| | \$4.16 \$2.08/pay period | \$12.64 \$6.32/pay period |

COMPANY PAID LIFE INSURANCE

UNUM Life Insurance with AD&D
 (2x annual salary up to maximum of \$550,000)*
 *Age band reductions in life policies after age 65
 AETNA (additional Life Insurance)
 Coverage is \$10, 000 per Employee