

Annual Cost of Living Adjustment occurs July 1. Overtime paid after 40 hours in one week. Subject to Railroad Retirement withholdings (vs. Social Security). Not subject to Pay Policy until end of Introductory and Training Period, if accepted				
BENEFIT Policy Number	Renewal Dates	Covers	Employee's Cost	Eligibility
Health Health Partners 19563	07/01/12	Briefly stated: \$15 co-pay for doctors' visits & between \$12 and \$32 co-pays (depending on generic or brand).	EE: \$0.00 EE & S: \$316.48 (month) EE & C: \$167.97 Family: \$413.85	No waiting period if enrolled at time of hire (some waiting periods if "late entrance"), covers on or off the job issues. TCW pays 100% of employee's premium and 50% of dependents' coverage (remaining 50% shown to the left broken down into tiers).
Delta Dental Preferred Plan: 4919-0099 Select Plus Plan: 3954-0039	07/01/12 Select Plus (shown here) Preferred has better coverage & less dentists	100% preventive (cleaning, etc.) 80/20 "regular" services 50/50 "major" work - up to \$1,000 max per year - up to \$1,000 ortho per life (\$50 annual deductible, maximum of 3 per family)	Single +1 \$41.75 Family \$75.40	No wait for preventive & reg. svc; 6 month waiting period for major, 12 month waiting period for ortho. TCW pays 100% of employee's premium. FULL TIME EE'S
Short Term Disability Lincoln Finan.	07/01/12	Covers 60% pre-disability wages up to \$200/week. 1st day injury, 7 days sickness, pays for up to 26 weeks	\$12.00 paid by employee	Covers on or off duty, if selected by employee FULL TIME EE'S
Long Term Disability Lincoln Finan.	07/01/12	Covers 66-2/3% pre-disability wages until age 65 (2 yr mental illness max). This is "own occupational" coverage.	\$0.68 x \$100 payroll	Eligible 1st day, with 26 week waiting period, paid by TCW or employee. FULL TIME EE'S
Life & ADD Lincoln Finan.	07/01/12	\$25,000 + \$25,000 Accidental Death and Dismemberment	\$5.00 (Life) \$0.75 (ADD)	No waiting period, paid by TCW
Voluntary Life Lincoln Finan.	Increments of \$10,000, up to 5 times your annual salary, guarantee issue \$30,000. Coverage above the \$30,000 guaranteed will be approved or declined by Jefferson Pilot, additional paperwork will be required. Additional information is provided w/ enrollment forms			
Sick Days and Extended Leave	January 1 each year	12-8 hour days per year, paid at 75% of regular wages. Plus three (3) personal days. Banked into ELB if not used. Pro-rated first year. FULL TIME EE'S		
Vacation	January 1 each year	1 week after first year 2 weeks after 2 years 3 weeks after 5 years 4 weeks after 10 years	Each "week" equals 5 - 8 hour days at regular rate of pay	Prorated first year, if eligible. FULL TIME EE'S SEASONAL POLICY DIFFERS
Premium Pay	Additional \$2 per hour for actual hours worked during premium times.			
Holidays	January 1	10 days, each equal 8 hours at regular wage rate. Premium available if applicable.		
401(k) and Incentive Comp	Award (if any) determined each year. 401(k) salary deferral available immediately. Incentive Comp requires working 1000 hours in year, employed last day of year.			