



LEGAL SERVICES CORPORATION

BENEFITS-AT-A-GLANCE SUMMARY OF BENEFITS

HEALTH CARE

CareFirst BlueChoice Opt-Out Plus (Open Access), a point of service product that combines two free-standing products, CareFirst network of HMO providers and BlueCross BlueShield's network of participating providers, gives you the freedom to choose health care benefits through either the HMO or Indemnity components, each time you receive medical care. The "open access" feature gives you direct access to most in-network providers, removing the requirement to obtain a referral from your Primary Care Physician. All employees regularly employed on a full-time basis (at least 30 hours per week) are eligible for this plan. Coverage begins on the first day of employment. The employee's cost of **\$45.56** for single and **\$108.93** for family coverage will be deducted per pay period on a pre-tax basis, if elected. These rates are effective January 1, 2008.

DENTAL PLAN

Dental care for all employees regularly employed on a full-time basis or at least 30 hours per week and their eligible dependents is available at no cost to employees, through Guardian – DentalGuard Preferred. The plan covers preventive dental services at 100%. Basic dental services are covered at 80% and major dental services are covered at 50% after a \$50 deductible is satisfied. Coverage begins on the first day of employment.

LIFE INSURANCE

All employees regularly employed on a full-time basis (at least 30 hours per week) are eligible to elect the following UNUM Life Insurance policies:

Unum Basic Life

Life and Accidental Death and Dismemberment (AD&D) in the amount of 1 times annual salary plus \$2,000 or one and one-half times your salary depending upon the employee's job class, is provided at a cost of two-thirds of the premium (available through payroll deductions) to the employee. The Corporation pays one-third of the premium. Coverage begins on the first day of employment.

Unum Lifestyle

Additional coverage in the amounts of \$10,000 increments is available to employees enrolled in the Unum Basic Life. Dependent life coverage is available to a spouse in \$5,000 units and to children in \$2,000 units. The cost (group rate) is paid entirely by the employee and is available through payroll deductions. Coverage begins on the first of the month following employment.

BUSINESS TRAVEL ACCIDENTAL DEATH AND DISMEMBERMENT

Business Travel Accidental Death and Dismemberment is a company-paid plan that provides coverage of \$125,000 for accidental loss of life or "member(s)" while on business travel with the Corporation.

SHORT/LONG TERM DISABILITY INSURANCE

Short/Long Term Disability Insurance is a company-paid plan that provides benefits for the duration of an illness or a disability equal to 60% of basic monthly earnings not to exceed a maximum of \$7,500.00. Coverage begins on the first day of employment. All employees regularly employed on a full-time basis or at least 30 hours per week are eligible for this benefit.

403(b) THRIFT SAVINGS PLAN

Regular and temporary employees are eligible to participate in this qualified defined contribution plan beginning on the first day of the month coincident with or following the date of employment. The Corporation contributes to the Plan an amount equal to 6% of a participant's compensation each pay period. In addition, the Corporation contributes an employer matching contribution equal to 2.51% of each participant's compensation, provided the participant elects to reduce his/her compensation by at least 2.51% and to have such amount contributed to the Plan. Participants may elect to make additional pre-tax contributions to the Plan by salary reduction up to the maximum permitted pursuant to Federal income tax law and regulations relating to 403(b) tax deferred annuity plans. An employee is 100% vested in his/her contributions to the Plan from the beginning of his/her participation in the Plan. The value of the account attributable to employer contributions is vested as follows:

| <u>Years of Service</u> | <u>Vesting Percentage</u> |
|-------------------------|---------------------------|
| 1 | 25 |
| 2 | 50 |
| 3 | 100 |

However, a participant shall be 100% vested regarding the employer's contributions upon the attainment of age 59-1/2, regardless of the years of service.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The LSC Employee Assistance Program is designed to provide counseling and referral services to employees and eligible members of their households who may be experiencing work-related or personal problems. There is no cost to employees, their dependents or members of their immediate households for EAP services.

SICK LEAVE

Employees regularly employed on a full-time basis accrue sick leave at the rate of 4.07 hours per pay period (13 days per year). All accrued sick leave may be carried over from one calendar year to the next. Part-time employees accrue a proportional amount of leave depending on the time worked.

VACATION LEAVE

Employees of the Corporation regularly employed on a full-time basis are eligible to receive vacation leave on an accrued basis in an amount equal to 4.69 hours per pay period (15 days per calendar year) during the first two years of service and 6.25 hours per pay period (20 days per calendar year), during the third and subsequent years of employment, up to a maximum carryover of 240 hours. Part-time employees accrue a proportional amount of leave depending on the time worked.

PERSONAL LEAVE

All regularly employed, full-time employees are entitled to two days of paid personal leave per year. Part-time employees are entitled to one day of paid personal leave per year. Personal leave may not be taken during the first 90 days of employment or carried over from one calendar year to the next.

PARENTAL LEAVE

The Corporation provides that employees, who are parents, as defined by the LSC Parental Leave Policy, make take up to 24 hours of leave during a calendar year to attend or participate in his/her child's school-related event.

FAMILY AND MEDICAL LEAVE

Under the LSC Family and Medical Leave Policy, all regularly scheduled employees may take up to 26 weeks of family and medical leave in a 24 month period based on the calendar year without a break in service in the event of birth and to care for a newborn child, adoption or foster care placement, placement of a child where the employee permanently assumes and discharges parental responsibility, or serious health condition of the employee or family member. Family and Medical Leave is pursuant to the Federal Family and Medical Leave Act, the District of Columbia Family and Medical Leave Act and the LSC Family and Medical Leave Policy.

MILITARY LEAVE

While on military leave, the Corporation will pay the difference between military pay and the employee's regular salary for the period the employee is on reserve/emergency duty.

BEREAVEMENT LEAVE

In the event of the death of an immediate family member, an employee may be granted up to 5 days of leave.

JURY DUTY

While on jury duty, the Corporation will pay the difference between any jury service pay received by an employee and his/her regular salary.

CREDIT UNION

LSC employees may be eligible for membership in the Department of Veterans Affairs Federal Credit Union (formerly the Veterans Administration Central Federal Credit Union). Arrangements may be made for direct deposit.

BANK OF AMERICA

LSC employees who elect direct deposit may be eligible to participate in some of the free services offered by Bank of America. For more details, please contact the Office of Financial and Administrative Services (OFAS).

HEALTH CLUB MEMBERSHIP FEES REIMBURSEMENT

As part of our Work/Life Initiatives Program and LSC's commitment to promoting good health and wellness, the Corporation reimburses employees an amount up to \$20.00 per month toward their health club membership fees. All regular employees, who are members of a health club facility, are eligible for the reimbursement.

TRANSPORTATION ALLOWANCE BENEFIT PROGRAM (TAB)

All regular employees, working at least 30 hours per week, are eligible to participate in the program effective the first of the month following the employee's date of hire or as soon as administratively possible.

Metrochek Allowance: Employees whose primary commuting source is via the Metro System will be eligible to receive monthly Metrocheks. The amount of each individual's benefit will be based on the amount certified up to a maximum of \$115 per month. Metrocheks can be

exchanged for fares at any of the more than 80 local participating transportation systems, including MARC and Virginia Rail Express (VRE).

Contract Parking Allowance: Employees whose primary commuting source is via private automobile will be eligible to receive a monthly parking allowance not to exceed \$115.00 towards their **monthly** contract parking rate. The Corporation will pay the monthly parking fee directly to the respective parking facility and the employee will reimburse the Corporation the difference between the monthly rate and the monthly allowance, through payroll deduction.

Please Note: Continued availability of the Transportation Allowance Benefit in subsequent fiscal years depends upon the Corporation's appropriation level.

ADDITIONAL INFORMATION

HOLIDAYS

The Corporation observes 10 paid holidays per year.

WORKING HOURS

The Corporation's regular office hours are 9:00 a.m. - 5:30 p.m., Monday through Friday.

ALTERNATIVE WORK SCHEDULES (AWS)

As part of our Work/Life Initiatives Program, the Corporation offers a variety of Alternative Work Schedules (AWS), including FlexiTime, FlexiPlace, and Compressed Work Schedules. These schedules provide employees the opportunity to schedule their work and meet the needs of their families; as well provide managers flexible options in scheduling work to accomplish the LSC mission. Refer to the LSC Employee Handbook for detailed information regarding the AWS policy.

PAY PERIODS

Paychecks are issued on the 15th and on the last day of the month. If the regular payday falls on a Saturday, Sunday, or holiday, checks are issued on the last working day preceding the scheduled payday. Direct deposit is available.

This summary has been provided for informational purposes only. LSC reserves the right to change, at any time, any of the benefits, policies, or procedures described above. Additional details and definitions of terms used in this summary can be obtained by reviewing the current and complete plan descriptions or company policies. If any information contained in this summary is in conflict with the master plan descriptions or company policies, the master plan descriptions and company policies govern over this summary.