



## 2016 BENEFITS AT A GLANCE

BENEFIT*	NWT PAYS	SUMMARY
<b>PTO</b>	80 hours of carryover is permitted each year	PTO is used for scheduled/unscheduled absences to include personal sickness. Employees 30-39 hours per week accrue on a pro-rated basis; ≤ 5 years (15 PTO days); 5-19 years (20 PTO days).
<b>HOLIDAYS</b>	10 Holidays are available each year	NewWave observes (7) core Federal holidays, plus three (3) “floating” holidays can be used for leave for a federal government holiday that NewWave does not currently observe, or another day of your choice.
<b>MEDICAL INSURANCE</b>	75% of employee cost is paid by NWT	All Eligible Employees may select medical coverage through Care First Blue Cross Blue Shield includes: Silver (HMO), Advantage (Open Access), and Preferred PPO HRA. Up to \$1500 (employee) / \$3000 (family) of deductibles funded by NWT HRA.
<b>DENTAL INSURANCE</b>	50%	Employees enrolled in the dental plan must use a participating dentist. Employees pay a specified fee for each dental service provided.
<b>VISION INSURANCE</b>	50%	Annual Eye Exam: No Copay; Frames within Tower collection: No Copay or \$45 allowance toward Non Tower collection. Standard lenses. No Copay or \$97 allowance toward other single vision contact lenses.
<b>SHORT-TERM DISABILITY (STD)</b>	100%	60% of Weekly Earnings; Max \$1000 Weekly; Benefit Period 12 Weeks
<b>LONG-TERM DISABILITY (LTD)</b>	100%	60% of Monthly Earnings; Max \$5000 monthly; 90 days; Disability begins based on age
<b>401(K) PLAN</b>	4% Safe Harbor Match	Employees 21 age and older may enroll in the plan on the first day. Employees must contribute a minimum of 5% to receive the full match. NewWave will match up to 4%.
<b>Educational Assistance</b>	Varies	NewWave provides \$3,000 per year of educational assistance to employees seeking graduate or other educational programs, certifications and more related to the duties of their positions or professional development within NewWave.
<b>Flexible Schedules / Telecommuting</b>		After 6 months of service NewWave provides employees the ability to work from home and/or request flexible work schedules. Some positions have restrictions on schedule options due to the critical nature of the position.

*\* Benefits are effective the first of the month following month of employment. You may also enroll or make changes annually during the designated open enrollment which occurs in April of each year or in the event you experience a qualifying life event. Some benefits are subject to change with or without prior notice.*