

# GLADSTONE INSTITUTES

## 2017/2018 Benefit Summary



Gladstone Institutes is committed to providing a strong benefits package as part of our total compensation program. We maintain a comprehensive and competitive benefits program for our employees and their eligible dependents to help ensure we attract and retain top talent to carry out our mission to use visionary science and technology to overcome major unsolved diseases.

Gladstone understands the challenges our employees face in successfully managing their work and home life, which is why we provide a wide variety of benefits that range from health coverage to computer and professional development workshops. Gladstone also offers flexible reimbursement accounts, which are a

tax-efficient way to pay for eligible healthcare and dependent care expenses. The information included in this booklet is in effect for the plan year April 1, 2017, through March 31, 2018.

Benefit-eligible employees enjoy a wide variety of benefits including medical, dental, vision, life, retirement, and disability programs. The Premier PPO medical plan offers flexibility and choice—with both in-network and out-of-network options. For those who value fully integrated services, Gladstone offers the Kaiser HMO option. Gladstone offers flexible reimbursement accounts, which are a tax-efficient way to pay for eligible healthcare and dependent care expenses, and life and disability benefits, which provide income protection when illness or injury prevents you from working. Income protection benefits include Gladstone-paid basic life insurance coverage and accidental death and dismemberment coverage. You may purchase additional life insurance for yourself, your spouse/domestic partner, and your children. For additional protection, Gladstone also provides long-term disability insurance.

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*This benefit summary provides a synopsis of the many benefits offered to Gladstone employees. Although we try to provide a solid overview of each benefit, the information presented in this brochure is a summary only. Please refer to the Human Resources web page for plan summaries or contact a member of Human Resources.*

# GLADSTONE INSTITUTES

## Medical Plan Options

The Gladstone Institutes offers a choice of two healthcare plans. Gladstone pays a portion of the premium costs for all employees and dependents. The following healthcare plans are available to benefit-eligible employees and are designed to provide you with cost-effective, comprehensive coverage. You decide which type of plan best meets your needs—and choose the health plan that works best for you.

### **Kaiser Permanente HMO Plan**

If you enroll in Kaiser, you must access care through a Kaiser facility. With Kaiser, you will have access to general practitioners and specialists. Kaiser facilities also have on-site pharmacies. For out-of-state medical services while traveling, please contact Kaiser Member Services or Gladstone Human Resources.

### **Premier PPO Plan (administered by EBA&M)**

If you enroll in the Premier PPO plan, you may receive healthcare services from any provider you wish. In-network office visits are a \$20 co-pay. By choosing a network provider most services are covered at 90% after annual deductible. If you choose to obtain care from an out-of-network provider, services are covered at 70% after meeting the annual deductible. A deductible is the portion of expenses a member may have to pay out-of-pocket for the plan year for covered services before the plan begins to pay benefits. Most preventive services will be covered at 100% in-network. Urgent care facilities have a \$25 co-pay and then covered at 90% in-network or 70% out-of-network. Emergency room visits are also covered at 90% in-network and 70% out-of-network after a \$75 co-pay per visit. Claim forms are required for services obtained through out-of-network providers. The Premier PPO plan utilizes the Anthem Blue Cross PPO network.

### **Making the Best Choice**

In selecting the plan that is best for you and your family, you'll want to consider the physicians who are important to your healthcare. You may wish to call your family doctor, if you have one, and ask which plan he or she belongs to. Or you may want to enroll in the plan that has a medical group and/or a hospital in a location most convenient to your home or office.

Whether you choose Kaiser or the Premier PPO plan will likely depend on whether most of the doctors and facilities you prefer participate in the same network. If you select the Premier PPO plan it still makes good sense to base your plan selection on the doctors and facilities you'll want to use most often. This way, the majority of your medical needs may be met within your network. If you have a specific medical condition or are interested in a particular benefit, you should call the plan's Member Services Department to make sure you have all of the information you need before making a decision.

The PPO plan provides additional savings when you choose generic drugs. If you select a generic drug, you will have the lowest out-of-pocket expense. However, if a generic is available and you choose brand, you pay the brand co-pay plus the cost difference between the generic and brand. If your physician writes "Dispense as Written," you pay the brand co-pay. Non-formulary drugs are excluded from coverage.

See websites for additional information and plan providers.

**Kaiser**                      [www.kp.org](http://www.kp.org)  
800-464-4000

**Premier PPO**              [www.ebam.com](http://www.ebam.com)

ProAct Pharmacy      877-635-9545      [www.proactrx.com](http://www.proactrx.com)

*This is a brief summary of benefits. Please see Summary Plan Description for full plan details on the HR web page.*

# GLADSTONE INSTITUTES

## Medical Benefit Summary

Covered Services	Kaiser HMO	Premier PPO <sup>①</sup>	
	Kaiser Facilities	In-Network	Out-of-Network
<b>Annual Deductible<sup>②</sup></b>	None	\$500 Individual \$1,000 Family	\$1,250 Individual \$2,500 Family
<b>Coinsurance—Plan/Insured</b>	None	90%/10%	70%/30%
<b>Office Visit/Exam</b>	\$20 per visit	\$20 per visit	70% after deductible
<b>Out-of-Pocket Maximum</b>	\$1,500 Individual \$3,000 Family	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family
<b>Lifetime Maximum</b>	None	None	
<b>Preventive Services</b> Well Child Care, Well Woman Exams, Mammograms, Adult Periodic Exams	No charge	No charge	50% after deductible
<b>X-Ray, Lab Tests, and Imaging</b>	\$10 Diagnostic co-pay \$50 Imaging co-pay	90% after deductible	70% after deductible
<b>Inpatient Semi-Private Room and Board</b>	No charge	90% after deductible	\$250 co-pay/admit then 70% after deductible
<b>Outpatient Surgery</b>	\$20 per procedure	90% after deductible	70% after deductible
<b>Emergency Room</b> (waived if admitted)	\$75 co-pay/visit	\$75 co-pay/visit then 90%	\$75 co-pay/visit then 70%
<b>Urgent Care</b>	\$20 per visit	\$25 co-pay/visit then 90%	\$25 co-pay/visit then 70%
<b>Mental Health Inpatient Care</b>	No charge	90% after deductible	\$250 co-pay/admit then 70% after deductible
<b>Mental Health Outpatient Care</b>	\$20 Individual \$10 Group	\$20 co-pay, deductible waived	70% after deductible
<b>Substance Abuse Inpatient Care</b>	Detoxification only	90% after deductible	\$250 co-pay/admit then 70% after deductible
<b>Inpatient Detoxification Services</b>	No charge	90% after deductible	\$250 co-pay/admit then 70% after deductible
<b>Substance Abuse Outpatient Care</b>	\$20 Individual \$5 Group	90% after deductible	70% after deductible
<b>Pharmacy<sup>③</sup></b> Generic Brand (Preferred/Non-preferred) Number Days Supply	\$15 co-pay \$35 co-pay 30 Days	\$10 co-pay \$20/\$40 co-pay 30 Days	No coverage outside the ProAct Pharmacy Network
<b>Mail Order<sup>③</sup></b> Generic Brand (Preferred/Non-preferred) Number Days Supply	\$30 co-pay \$70 co-pay 100 Days	\$20 co-pay \$40/\$80 co-pay 90 Days	No coverage outside the ProAct Pharmacy Network
<b>Durable Medical Equipment</b>	80% covered	90% after deductible	70% after deductible
<b>Hearing Aid(s)</b> (every 36 months)	\$1,000 allowance per hearing aid	50% after deductible; 2 device limit	
<b>Chiropractic Services</b>	\$15 per visit 30 visits per year	90% after deductible 20 visits per year; maximum of \$25 per visit	70% after deductible 20 visits per year; maximum of \$25 per visit
<b>Acupuncture</b>	Not covered	90% after deductible 20 visits per year; maximum of \$25 per visit	70% after deductible

① The Premier PPO plans utilize the Anthem Blue Cross PPO Network.

② PPO deductible is a portion of expenses a member may have to pay out-of-pocket for the plan year for covered services before the plan begins to pay benefits. Deductibles and annual maximums are reset on a calendar basis.

③ PPO prescription benefit available through ProAct Pharmacy with a mandatory generic requirement. \$0 co-pay for federally required benefits such as contraceptive drugs.

# GLADSTONE INSTITUTES

## Dental Plan Overview

The Gladstone Institutes provides you with dental care coverage through MetLife. Under the MetLife Dental Plan, you can see any dentist you wish for your dental care. However, you will receive the highest level of coverage when you use network providers. Deductibles and Annual Maximums are reset on a calendar basis.

Covered Services	MetLife PDP Plus Dental Plan <sup>①</sup>	
	In-Network Dentist	Out-of-Network Dentist
<b>Reimbursement</b>	PDP fee <sup>②</sup>	90th percentile R&C <sup>③</sup>
<b>Annual Deductible</b>	\$25 Individual/\$75 Family	
<b>Waived for Preventive Services</b>	Yes	Yes
<b>Annual Plan Maximum</b>	\$4,000	\$3,500
<b>Lifetime Orthodontia Plan Maximum</b>	\$2,500	\$2,000
<b>Diagnostic and Preventive Services</b> (Oral Exams, X-rays, Cleanings, Fluoride Treatment, Sealants)	100%	100%
<b>Basic Services</b> (Oral Surgery, Fillings <sup>④</sup> , Endodontics, Periodontics)	100%	80%
<b>Major Services</b> (Crowns, Inlays, Onlays, Dentures, Bridges, Implants)	60%	50%
<b>Orthodontia</b> (Dependent Children and Adults)	50%	50%

① Coinsurance listed above is the plan cost.

② In-Network fees are paid based on Preferred Dental Provider (PDP) fee agreements with MetLife.

③ Out-of-Network fees are paid based on Reasonable and Customary (R&C) charges. R&C are the usual charge for service of most dentists in the same geographic area for the same or similar service as determined by MetLife.

④ Amalgam and resin covered at 100% In-Network and 80% Out-of-Network.

Gladstone uses the MetLife PDP Plus Network. Dentists that participate as a Preferred Dental Provider (PDP) are considered In-Network.

See website for additional information and plan providers.

**MetLife**                      [www.metlife.com/dental](http://www.metlife.com/dental)  
800-275-4638

*This is a brief summary of benefits. Please see Summary Plan Description for full plan details on the HR web page.*

# GLADSTONE INSTITUTES

## Vision Plan Overview

The Gladstone Institutes offers you vision care coverage through Vision Service Plan (VSP). With VSP you can receive vision care services from any provider you wish. However, you will receive the highest level of coverage when you use network providers. Most eligible services accessed from network providers are covered at 100%. Vision care accessed from out-of-network providers is covered at different levels.

VSP's frame benefit covers over half of the 42,000 frames currently available. Frame inventories vary from office to office. When deciding on a frame, members should ask their doctors which ones are covered in full.

Covered Services		Vision Service Plan	
		In-Network	Out-of-Network
<b>Co-pay</b>	<b>12 Months</b>		
Examination		\$25 Co-pay	\$50 Allowance
Materials		N/A	See schedule below
<b>Lenses</b>	<b>12 Months</b>		
Single Vision		Covered in Full	Covered up to \$50
Bifocal Lenses		Covered in Full	Covered up to \$75
Trifocal Lenses		Covered In Full	Covered up to \$100
<b>Lens Enhancements</b>			
Standard Progressive Lenses		\$50 Co-pay	Covered up to \$75
Premium Progressive Lenses		\$80-\$90 Co-pay	
Custom Progressive Lenses		\$120-\$160 Co-Pay	
<b>Frames</b>	<b>24 Months</b>	Covered up to \$130 Plus 20% off amount over allowance	Covered up to \$70
<b>Contacts (in lieu of glasses)</b>	<b>12 Months</b>		
Medically Necessary		Covered in Full	Covered up to \$210
Elective		Covered up to \$130	Covered up to \$105

See website for additional information and plan providers.

**Vision Service Plan**    [www.vsp.com](http://www.vsp.com)  
800-877-7195

*This is a brief summary of benefits. Please see Summary Plan Description for full plan details on the HR web page.*

# GLADSTONE INSTITUTES

## Semi-Monthly Contributions—Effective April 1, 2017

Benefit Plan Options	2017-18 Gladstone Premiums	Annual Salary under \$55,000 and Postdocs		Annual Salary of \$55,001-\$110,000		Annual Salary of \$110,001-\$165,000		Annual Salary of \$165,001 +	
		Employee Cost	Gladstone Cost	Employee Cost	Gladstone Cost	Employee Cost	Gladstone Cost	Employee Cost	Gladstone Cost
<b>Kaiser HMO</b>									
Employee Only	\$252.77	\$20.50	\$232.27	\$31.25	\$221.52	\$41.50	\$211.27	\$47.25	\$205.52
Employee + 1 Child	\$505.54	\$45.00	\$460.54	\$66.75	\$438.79	\$88.50	\$417.04	\$98.75	\$406.79
Employee + 1 Adult	\$505.54	\$45.50	\$460.04	\$67.50	\$438.04	\$89.00	\$416.54	\$99.25	\$406.29
Employee + Family	\$715.33	\$71.00	\$644.33	\$102.75	\$612.58	\$132.75	\$582.58	\$147.50	\$567.83
<b>Premier PPO</b>									
Employee Only	\$382.79	\$29.75	\$353.04	\$47.75	\$335.04	\$54.50	\$328.29	\$62.00	\$320.79
Employee + 1 Child	\$811.37	\$68.50	\$742.87	\$105.00	\$706.37	\$117.50	\$693.87	\$130.25	\$681.12
Employee + 1 Adult	\$811.37	\$71.50	\$739.87	\$109.25	\$702.12	\$122.25	\$689.12	\$135.50	\$675.87
Employee + Family	\$1,107.38	\$103.00	\$1,004.38	\$152.25	\$955.13	\$166.00	\$941.38	\$185.50	\$921.88
<b>MetLife Dental</b>									
Employee Only	\$35.39	\$5.25	\$30.14	\$6.00	\$29.39	\$6.75	\$28.64	\$7.75	\$27.64
Employee + 1 Child	\$65.92	\$10.50	\$55.42	\$11.75	\$54.17	\$12.75	\$53.17	\$14.75	\$51.17
Employee + 1 Adult	\$65.92	\$11.25	\$54.67	\$12.25	\$53.67	\$13.50	\$52.42	\$15.25	\$50.67
Employee + Family	\$109.26	\$19.00	\$90.26	\$20.75	\$88.51	\$23.00	\$86.26	\$25.25	\$84.01
<b>VSP</b>									
Employee Only	\$4.95	\$0.00	\$4.95	\$0.00	\$4.95	\$0.00	\$4.95	\$0.00	\$4.95
Employee + 1	\$7.69	\$0.00	\$7.69	\$0.00	\$7.69	\$0.00	\$7.69	\$0.00	\$7.69
Family	\$12.19	\$0.00	\$12.19	\$0.00	\$12.19	\$0.00	\$12.19	\$0.00	\$12.19

Your 2017/2018 election will remain in effect for all future plan years unless revoked or modified. Payroll deductions cannot be adjusted during the plan year, unless a change in family status or other qualifying event as described in section 125 of the IRC and in the summary plan description for the tax saver plan occurs.

If employees choose to waive coverage for themselves and their dependents, a Payroll Deduction Authorization Form needs to be on file.

Payroll deductions for the benefit year are taken on the 15th and the last day of the month beginning April 15, 2017.

## Premium Payment and Flexible Spending Accounts

### Premium Payment Plan

Under the Premium Payment Plan, you may choose to have Gladstone deduct your employee cost for medical and dental care premiums from your salary on a pre-tax basis. By reducing your gross salary, it is understood that Social Security benefits, such as pension, life, and disability may be reduced. Because your premium contributions are subtracted from your gross pay before taxes (federal and FICA) are withheld, your take-home pay will increase. Gladstone will default you to contributing your benefit contribution pre-tax unless you opt out at annual enrollment.

### Medical Care Reimbursement Plan

The Medical Care Reimbursement Plan allows you to set aside up to \$2,600 pre-tax dollars to pay for qualifying out-of-pocket medical, dental, and prescription drug expenses, as well as other eligible healthcare expenses.

### Dependent Care Assistance Plan

The Dependent Care Assistance Plan allows you to set aside pre-tax dollars to pay for eligible dependent care expenses, up to a maximum of \$5,000 per Plan Year. If you are married and filing separately, your Plan Year maximum is \$2,500. This includes childcare, elder care, or other eligible dependent care. This approach may be more cost-effective than using the income tax credit on your tax form, depending on your tax bracket. You should seek tax advice on whether to participate in the Dependent Care Assistance Plan.

### Flexible Reimbursement Account Rules

- You must designate how much money you wish to contribute annually to each account at the beginning of the Plan Year. Money set aside for one account cannot be moved to another account.
- You may change your annual contributions only if you experience a qualifying “change in family status,” such as marriage, divorce, addition or loss of a dependent, or a change in your spouse’s employment.
- It is important to carefully review your estimated expenses. Any unspent funds remaining in the Dependent Care Assistance Account will be forfeited—referred to as the “Use It or Lose It Rule.” In the Medical Reimbursement Account, up to \$500 of unspent funds may be rolled forward into the new plan year’s account. This provision also allows you to elect the maximum \$2,600 in the new plan year. Plan year for both accounts is April 1, 2017 through March 31, 2018. You may file claims until May 31, 2018 for the previous plan year ending March 31, 2018.

With careful planning, an FSA can significantly reduce your taxes and increase your take-home pay. See a tax consultant for further information.

### IGOE Customer Service

E-mail: [flex@goigoe.com](mailto:flex@goigoe.com)  
Phone: 800-633-8818 Option 3  
Fax: 888-357-6307  
Website: [goigoe.com](http://goigoe.com)

*Note: This also reduces the deductions you can claim on your taxes and your Social Security benefits.*

## Gladstone Childcare Assistance Program

### Gladstone Childcare Assistance Program

The Gladstone Childcare Assistance Program (GCAP) provides a grant of up to \$5,000 tax free per benefit plan year to qualified employees with children less than twelve years of age to assist in meeting the cost of childcare. Grants are funded by Gladstone through the Dependent Care Reimbursement Account (DCRA) and are subject to the same rules and regulations.

#### *Eligibility Requirements*

- All employees who work 30 hours or more per week are eligible to apply for the GCAP.
- If an employee is married or has a registered domestic partner, the spouse or domestic partner must be employed at least 50% time, or a full-time student, or disabled as defined by the Internal Revenue Code.
- Any child for whom an employee is incurring eligible childcare expenses must be claimed as a dependent on the employee's household income tax return(s).
- At the time of applying for the GCAP, the employee's household's projected adjusted gross income for the coming year must be less than or equal to \$150,000.

#### *Annual Grant Amounts*

<b>Family's Household Gross Income</b>	<b>Grant Amount</b>
\$0–\$120,000	Up to \$5,000
\$120,001–\$130,000	Up to \$3,000
\$130,001–\$150,000	Up to \$1,500

Because of the strict IRS rules that apply to the DCRA and the tax-free nature of this program, grant amounts cannot exceed \$5,000 per year, per family. In addition, the combination of grant funds and any funds an employee contributes to their DCRA cannot exceed \$5,000.



# GLADSTONE INSTITUTES

## Life/AD&D Insurance

### Group Life Insurance Coverage (Sun Life)

In the event of death, Gladstone's Group Life Insurance Plan provides financial benefits for your survivors. All employees working 20 or more hours per week are covered for 1.5x annual salary up to a maximum of \$500,000. Gladstone pays your Group Life and AD&D premium.

### Accidental Death and Dismemberment (AD&D) Insurance Coverage (Sun Life)

If death is the result of an accident, your beneficiary will receive a minimum of \$10,000 up to the amount of your life benefit. If there is a loss of a limb or eyesight as the result of an accident, a portion of your AD&D benefit will be paid to you, depending on the specific nature of the injury.

#### *Additional Features of Gladstone's Group Life Insurance Benefits*

- Accelerated Benefits that help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- Emergency Travel Assistance gives you and your dependents immediate access to doctors, hospitals, and other services when faced with a medical-related emergency while traveling internationally or domestically more than 100 miles away from home.
- Basic Group Term Life coverage begins automatically when you meet the eligibility requirements. You'll need to designate beneficiaries for your Basic Life benefits using our Beneficiary Designation form or Group Enrollment form.

### Optional Group Term Life Insurance (Sun Life)

You have the opportunity to supplement the Basic Life Insurance provided to you by Gladstone. The Sun Life Optional Life plan allows you to elect coverage in increments of \$25,000 to a maximum of \$500,000 or 5x annual salary. You will need to provide evidence of good health for amounts in excess of \$150,000. All late entrants and increases require Evidence of Insurability. A late entrant is considered someone who declined coverage during their first month of eligibility.

You may insure your spouse/domestic partner; you may elect increments of \$10,000 up to a maximum of \$150,000. Coverage amounts in excess of \$30,000 are subject to evidence of good health. Coverage for your spouse/domestic partner cannot exceed 50% of your selected amount of coverage.

You may also insure your child(ren), aged 14 days up to age 26, for \$5,000 (children under 14 days, \$1,000).

### Monthly Rates (per \$1,000) for Sun Life Supplemental Life Insurance

<u>Age</u>	<u>Employee or Spouse Rates Per \$1,000</u>	<u>Age</u>	<u>Employee or Spouse Rates Per \$1,000</u>
Under 24	\$0.045	50–54	\$0.205
25–29	\$0.054	55–59	\$0.384
30–34	\$0.071	60–64	\$0.589
35–39	\$0.080	65–69	\$1.133
40–44	\$0.089	70 and over	\$1.837
45–49	\$0.134		

Child(ren) rate is \$.24 per \$1,000 of covered benefit.

**Sun Life** <http://sunlife-usa.com/planmembers/>

## Disability Benefits

The Gladstone Institutes provides you with Short-term Disability (STD) and Long-Term Disability (LTD) coverage. If you become unable to work due to illness or injury, the STD and LTD plans will provide you with income continuation.

### Short-term Disability (STD) Benefit

The Short-term Disability Benefit, combined with accrued sick leave, can provide you with up to 100% of your weekly salary for a maximum of 6 months. STD benefits are integrated with State Disability Insurance (SDI). Eligible employees are required to apply for SDI if disabled for more than 5 work days in a consecutive 7-day period. Accrued sick leave will be used during the 7-day SDI waiting period. Following the waiting period, employees will receive 100% of pay, offset by the amount of SDI payment received, until accrued sick leave is exhausted. Accrued vacation may be applied as a supplement after the sick accrual is exhausted. Thereafter, eligible employees will receive 66 <sup>2</sup>/<sub>3</sub>% of salary offset by the SDI payments for up to 6 months.

### Long-term Disability (LTD) Benefit

If you become unable to work due to illness or injury for more than 6 months, the LTD plan, through Sun Life Assurance Company, will provide you with income continuation.

Monthly benefits equal 60% of your base monthly salary.

The maximum monthly benefit is \$12,000. Employees must meet the definition of disability as defined in the policy to be eligible for the benefits described. Benefits are not payable for pre-existing conditions as defined in the policy.

If you are eligible for income from other sources, such as Social Security and/or Workers Compensation, LTD benefits are adjusted so that the maximum monthly benefit you receive from all sources does not exceed 60% of pre-disability earnings.

If you are totally disabled before age 65, your benefits will continue to normal Social Security Retirement age. If you are disabled on or after age 65, your benefits continue, for a specified period based on your age.

There is no cost to you, Gladstone pays your LTD insurance premium.

#### *Additional features of Gladstone's Long Term Disability Benefit*

- Coverage for employees regularly scheduled to work 20 hours per week or more.
- Coverage for accidents and sicknesses.
- Benefits begin after you have been absent from work for 180 days or more because of a covered accident or sickness.
- No cost to you. Gladstone pays your Group LTD premium.

See website for additional information.

**Sun Life Assurance Company** [www.sunlife.com](http://www.sunlife.com)

*This is a brief summary of benefits. Please see Summary Plan Description for full plan details on the HR web page.*

## Time Away from Work

### Holidays

The Gladstone Institutes has 12 paid holidays per year, which include a 5-day winter break in December. Please visit the HR webpage for a list of approved holidays.

When a holiday falls on a Sunday, the following Monday is observed as the holiday. When a holiday falls on a Saturday, the preceding Friday is observed as a holiday.

An employee may observe special or religious holidays, in addition to the holidays observed by the Gladstone Institutes, provided work schedules permit and the time off is charged to accrued vacation or is without pay. Special religious holidays may be observed and substituted for Gladstone Institutes holidays provided prior approval is given by the employee's supervisor and the Vice President for Human Resources.

### Vacation

Salaried exempt, salaried non-exempt, and limited-term employees regularly scheduled to work 40 hours per week accrue vacation time at a monthly rate determined by the length of service and hours regularly scheduled to work. Hourly employees and graduate students are not eligible for vacation benefits. The vacation accrual rate is determined by the length of service and job classification, as follows:

0–4 years	15 days a year, accrued at 10 hours a month, maximum 240
5–9 years	18 days a year, accrued at 12 hours a month, maximum 288
10–14 years	21 days a year, accrued at 14 hours a month, maximum 336
15+ years	24 days a year, accrued at 16 hours a month, maximum 384

Gladstone President, Vice Presidents, Institute Directors, and Senior, Associate, and Assistant Investigators receive the maximum accrual regardless of years of service. Part-time employees monthly vacation accrual rate is equal to the percentage of weekly effort (i.e., a new employee regularly scheduled to work 20 hours per week will accrue 5 hours of vacation per month).

### Sick Time

Salaried exempt, salaried non-exempt and limited-term employees are eligible to earn sick leave from the date of their employment. Sick leave is earned at a rate of eight hours per month and is posted at the end of each month. The amount is pro-rated for employees who work a reduced FTE. The maximum amount of sick leave that may be earned is 1,040 hours. Sick leave benefits are not earned for the time in which an employee is on unpaid status.

Hourly employees on Gladstone's payroll accrue sick leave after 90 days of employment in the amount of 1 hour for every 30 hours worked not to exceed 72 hours of accrued paid sick leave. Accrued paid sick leave for employees carries over from year to year subject to the aforementioned caps.

*Please contact the Human Resources Department at 415-734-2017 if you have questions regarding Employee Benefits and Leaves of Absence at Gladstone.*

# GLADSTONE INSTITUTES

## Employee Assistance...

### **Employee Assistance Program**

Dealing with the pressures of everyday life (depression, stress management, anxiety, marital or family conflict, relationship problems, financial concerns, addictions, child and elder care) can sometimes require professional assistance. Administered by E4 Health, this program provides an unlimited telephonic resource and up to seven face-to-face sessions per incident for you and your family. Improve and maintain your physical and emotional well-being through professional counseling and referrals to community services, child and elder care, and legal and financial resources. All information discussed is held in strict confidence. Call 800-227-2195 24 hours a day, 7 days a week or visit their website at [www.helloE4.com](http://www.helloE4.com).

### **Pre-Tax Transportation Benefits**

The Pre-Tax Transportation Benefit Program allows employees to use pre-tax dollars to pay for work-related public transportation and parking costs. Gladstone partners with Commuter Check Direct to directly fund a Clipper Transit Card or to issue a Transit Debit Card. You may sign up by visiting [www.commutercheckdirect.com](http://www.commutercheckdirect.com).

Monthly permit parking is available through UCSF for the Mission Bay Campus, which covers both the Owens Street Parking Garage next to the Rutter Community Center and the Third Street Parking Garage. Permit availability is on a first-come, first-serve basis. Complete the Gladstone Parking Enrollment form found on Gladstone Access on the Human Resources page under Forms. Parking at BART and other commuter hubs is payable with pre-tax dollars through the Gladstone Commuter Check program using the contact information above.

### **Travel Insurance and Travel Assistance**

Through Sun Life Assurance Company, Gladstone provides emergency travel assistance through the Assist America program. This unique emergency medical and personal assistance program protects you 24 hours a day, 365 days a year whenever you travel more than 100 miles from home. You and your family may activate the Assist America emergency medical and personal travel assistance services with a phone call to the program (800-872-1414). Assist America also offers an Identity Theft Protection program with 24/7 telephone support (877-409-9597). [www.securassist.com/sunlife/](http://www.securassist.com/sunlife/)

### **Business Travel Accident**

Gladstone Institutes provides business travel accident (BTA) to you at no cost. BTA protects you while traveling on business and pays benefits directly to you or your designated beneficiary if you are injured as a result of a covered accident while traveling on business. For more information regarding BTA coverage, please contact Human Resources.

### **Computer and Professional Development**

Gladstone provides training and development opportunities to employees at all levels of the organization. Courses are available at [www.learnit.com](http://www.learnit.com).

### **Tickets at Work and San Francisco Emergency Ride Home Program**

Information about Tickets at Work and San Francisco Emergency Ride Home Program can be found in HR.

# GLADSTONE INSTITUTES

## ...And More Gladstone Advantages

### **Tuition Reimbursement**

Employees with at least one year of employment and who have a performance appraisal rating of meets expectations or above are eligible for tuition reimbursement on a course-by-course basis. The course must be related to the employee's current work, and prior written approval of the employee's supervisor and the appropriate Institute Director is required.

Tuition reimbursement for approved education expenses may be reimbursed at the level of resident tuition up to a maximum of \$1,000 per calendar year. For the employee to obtain tuition reimbursement, he or she must complete the course with a "C" or higher grade. Audited courses do not qualify. Employees are responsible for course-related textbook expenses. Employees must forward a completed tuition reimbursement form to their supervisor for approval before enrolling in the course. The reimbursement form is available on the Human Resources page of Gladstone Access.

### **Fitness Reimbursement**

Gladstone reimburses employees up to \$200 annually towards the cost of maintaining or joining a fitness club. The fitness benefit runs within each calendar year. Receipts need to be dated in the current calendar year and reimbursement requests must be submitted by December 31 in order to receive the benefit for the current calendar year.

### **Assets In Order**

Assets In Order is an online planning and storage service that organizes all sorts of document and digital assets in one central location to be accessed by members and loved ones when needed. This voluntary benefit is offered for a low, yearly fee. You can access the Assets in Order website for information or enrollment at [www.assetsinorder.com](http://www.assetsinorder.com).

### **Pet Insurance**

Gladstone offers an employee discount for pet insurance through Nationwide Pet Insurance. The program provides preventative as well as accident and illness coverage. Policies are available for dogs, cats, birds, reptiles, and other exotic pets. Employees are eligible for a 5% discount on the base medical coverage premium. Plus, owners of multiple pets are entitled to receive additional discounts! Visit their website to get a quote or to enroll. Once your coverage is approved, premiums will be taken as a voluntary, after-tax payroll deduction on a semi-monthly basis. (877-738-7874, [www.petinsurance.com](http://www.petinsurance.com))

### **WorkForceNow**

WorkForceNow allows you to request time off, enter hours worked, and to view up to 3 years of pay statements and W-2 history. You can also elect to go paperless using the paper suppression feature. To start using WorkForceNow, visit <http://workforcenow.adp.com>.

### **Zipcar**

Gladstone's corporate membership allows employees and their dependents to join Zipcar with an annual membership fee of just \$35. The one-time account set-up fee of \$25 is waived. You will also be able to take advantage of reduced hourly rates Monday through Friday. For convenience, Zipcar has a station in neighborhoods throughout San Francisco. The service is available in many US, Canadian, and UK cities. Register at [www.zipcar.com](http://www.zipcar.com).

# GLADSTONE INSTITUTES

## Saving for Retirement

### Defined Contribution 403(b) Retirement Plan

The 403(b) retirement plan, offered through TIAA, provides employees the opportunity to save for their future financial needs. Employees are eligible to open an account at any time. Under this plan, earnings are contributed on a pre-tax basis. Your contributions and all earnings on your contributions grow tax-free while invested in the 403(b) plan. Contributions invested in TIAA accounts are distributed among investment options per your direction. There are a wide range of investment options available to choose from, including through a brokerage account. Your contributions are fully and immediately 100% vested.

### 401(a) Defined Contribution Money Purchase Retirement Plan

Gladstone Institutes also offers a 401(a) money purchase retirement plan. Gladstone contributes an amount equal to 10% of annual earnings to a defined-contribution retirement plan for eligible employees with less than 5 years of service. After 5 years of service, Gladstone contributes 15%. (Note: IRS limits determine the maximum annual contribution made by Gladstone.) Contributions are invested in a TIAA account and distributed among investment options per employee direction. Contributions in this account vest per the following schedule:

After 2 years of service:	20% vested	After 4 years of service:	80% vested
After 3 years of service:	60% vested	After 5 years of service:	100% vested

Employees become eligible on the next eligibility date following one year of service. Eligibility dates are January 1 and July 1 each year. Employees are notified when the first contribution is made to their account. Employees will be asked to create an on-line password and to designate investment choices available to them.

### 401(a) Retirement Plan for Postdoctoral Scholars

Gladstone has established a separate 401(a) retirement plan for Postdoctoral Scholars. Key features of this plan are:

- This is a non-participatory plan (no employee contributions, only employer contributions allowed);
- Participants must complete 1,000 hours of service during the plan year to receive a contribution;
- Participants are fully vested at all times in their entire account balance under this plan. When a participant terminates from Gladstone, the funds in the participant's account are fully owned by the participant and may be rolled over to another account or cashed out (subject to governmental penalties and investment account restrictions);
- The plan is administered through TIAA and participants are able to invest their funds in a wide range of investment options;
- Discretionary Employer Contributions are allocated annually to the participant's accounts on a per capita basis such that an equal dollar amount is allocated to each eligible participant for the plan year (January 1–December 31);
- For the 2015 Plan Year, the Gladstone Contribution was \$1,200 to each eligible participant.

**TIAA** [www.tiaa.org/gladstone](http://www.tiaa.org/gladstone) or call Customer Service at 800-842-2776

*Please note that this is a brief description of the key features of Gladstone's retirement plans. See the Summary Plan Description on the HR web page for more details of the Money Purchase and Postdoctoral Scholar plans.*

## Important Notices

### **Women's Health and Cancer Rights Act**

Under the Gladstone health plan, coverage will be provided to a person who is receiving benefits for a medically necessary mastectomy and who elects breast reconstruction after the mastectomy for:

1. reconstruction of the breast on which a mastectomy has been performed;
2. surgery and reconstruction of the other breast to produce a symmetrical appearance;
3. prostheses; and
4. treatment of physical complications of all stages of mastectomy, including lymphedemas.

### **The Newborns' and Mother's Health Protection Act**

Under federal law Gladstone's medical plan cannot restrict or require you to obtain certification for any length of stay in a hospital in connection with childbirth, for mother or newborn, that is 48 hours or less following a standard delivery or 96 hours or less following a caesarian delivery.

### **Mental Health Parity and Addiction Equity Act**

Gladstone's group health plan covers mental health and substance abuse. Under federal law, group health plans must provide coverage for such covered conditions in the same manner as coverage is provided for sickness.

### **Genetic Information and Non-Discrimination Act (GINA)**

GINA makes it illegal for group health plans to deny coverage or charge a higher rate or premium to an otherwise healthy individual found to have a potential genetic condition or genetic predisposition towards a disease or disorder. The plan's eligibility and coverage provisions exclude denial of benefits or increased rates due to a potential or predisposition of a genetic condition of covered employees and their families.

The Act defines genetic information as that obtained from an individual's test results, as well as genetic test results of family members and the occurrence of a disease or disorder in family members.

### **Children's Health Insurance Program Reauthorization Act (CHIP)**

California provides coverage to uninsured children whose family income falls under a certain level for employees and dependents who are eligible.

### **Your Prescription Drug Coverage and Medicare**

This notice has information about your current prescription drug coverage with Gladstone and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Gladstone has determined that the prescription drug coverage offered is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## Important Notices (Cont'd)

### Your Rights Under USERRA

An employee entering military service has protections related to the extension of benefits for the employee and dependents while on active duty and on return to employment from active duty. All Gladstone group benefit plans will comply with the regulations of the Uniformed Services Employment and Reemployment Rights Act (USERRA). Contact Gladstone Human Resources for details.

### Your Privacy is Protected under HIPAA

Federal regulations restrict the use and sharing of confidential health information that can be directly linked to you individually. Protected health information, as outlined in the Health Insurance Portability and Accountability Act (HIPAA), cannot be used or disclosed, except as provided in our group health plans' notices of privacy practices, without your specific authorization, under penalty of law.

### Your Rights Under ERISA

As a participant in certain group benefit plans described in this summary, you and your dependents are entitled to rights and protections under the Employee Retirement Income Security Act (ERISA) of 1974, a federal law regarding requirements for employee benefit plans. Your rights under ERISA are reviewed in the Summary Plan Descriptions (SPD) of the health, welfare, and retirement plans. If you have any questions about your rights, you should contact the nearest office of the Employee Benefits Security Administration (EBSA), U.S. Department of Labor, or the Division of Technical Assistance and Inquiries, 200 Constitution Avenue, NW, Washington, DC 20210.

### Continuation Coverage under COBRA

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**The benefits summary highlights certain key features of the Gladstone benefits program and the individual plans within the program.** More details of the plans can be found in the governing plan documents. In the event of a discrepancy between the applicable plan documents and this benefits summary, the relevant plan documents govern. Gladstone reserves the right to modify, amend, or terminate the plans at any time. Falsification of information could lead to disciplinary actions up to and including termination of employment. ***Gladstone will provide required notices and similar documents via Gladstone e-mail. Employees may receive in hardcopy any required documents by making a request at the Human Resources office.***