



Employee Benefits
2010 Plan Year (11/1/2009 – 10/31/2010)
This summary applies to Full Time, Regular Employees.

Health and Welfare

Employees can sign up for coverage that begins on the first day of the month following thirty (30) days of employment. (Example: If you are hired March 15, April is your first full month of employment. Coverage would begin May 1.)

Medical

Medical insurance is currently provided through United Healthcare, a strong national carrier. Two PPO plan options are available. Family coverage is available at our group rates on a pre-tax basis.

Employee's bi-weekly costs

Base Option: \$2500 High Deductible Health Plan, 80%/20% Coinsurance

Employee only	\$4.92
Employee plus child(ren)	\$7.72
Employee plus spouse	\$9.93
Employee plus family	\$13.45

This is an HSA-Eligible plan.

Buy-up Option: \$500 Deductible, 80%/60% Coinsurance

Employee only	\$42.68
Employee plus child(ren)	\$85.46
Employee plus spouse	\$110.00
Employee plus family	\$148.93

Dental

SCI offers a choice of two dental plans.

Option 1 (*Available to employees in Arizona only*)

Employers Dental Service (EDS) - HMO

Employee Cost Per Bi-weekly Paycheck

Employee only	\$0.00
Employee plus spouse	\$4.99
Employee plus child(ren)	\$8.39
Employee plus family	\$10.36

Option 2

Principal - PPO

Employee Cost Per Bi-weekly Paycheck

Employee only	\$9.49
Employee plus spouse	\$24.67
Employee plus child(ren)	\$25.04
Employee plus family	\$36.26

A voluntary Vision plan is available through United Healthcare.

Vision discount programs (eye exam, frames and lenses) are part of the medical and dental plans.

Flexible Spending Account

Employees can set aside pre-tax earnings for eligible expenses for health and dependent care. A Limited Purpose Flexible Spending Account (for vision and dental expenses only) is available to employees who have enrolled in the High Deductible Health Plan.

Health Savings Account

SCI will make a lump sum contribution to HSA's of newly eligible employees on a pro-rated basis. SCI will make bi-weekly contributions in the amount of \$35 to HSA's of active employees.

Additional Insurance Coverage

Employees can purchase additional insurance policies through AFLAC for injury and illness with pre-tax dollars at a group rate.

Long Term Disability (LTD) Insurance and Life Insurance

SCI pays the entire cost of the following benefits:

Life and AD&D (Accidental Death & Dismemberment)	1 x annual salary
Dependent Life	\$5,000 spouse / \$2000 child
Short Term Disability	60% of weekly earnings to \$1000
Long Term Disability	66 2/3% of monthly earnings to \$8000

Additional life insurance available for purchase by employee.

Employee Assistance Program

Through the Lifeworks program, services are available to help employees balance their commitments in and out of work. This is an employer-paid benefit.

401(k) Retirement Program

After completing 1,000 hours of service, employees are automatically enrolled into the 401(k) plan at the default rate of 3% of their gross salary into the appropriate Age-Based Target Date Fund. Employees may choose to change the default contribution rate, direct contributions to other investment options in the plan or decline participation in the plan at any time. Employees can contribute up to 30% of their gross salary (or IRS maximums.) At the discretion of its Board of Directors, SCI matches 30% of employees' contributions.

Paid Time Off

For new employees, SCI provides up to 25 days of paid time off annually in a combination of vacation, sick days and holidays. Accrued vacation and sick days may be taken after 90 days of employment.

Vacation

Employees may accrue vacation to their maximum annual accrual.

1 - 4 years	10 days per year
5 - 10 years	15 days per year
11 - 15 years	20 days per year
16 + years	25 days per year

Sick Days

Employees receive 5 sick days per calendar year.

Holidays

Employees receive 10 paid holidays per year.

Education

Education Assistance

Employees with one year of service may apply for Educational Assistance which provides tuition reimbursement for college degree programs that relate to our business.

Other

- Free direct deposit to multiple accounts
- Free admission to the International Wildlife Museum
- Free SCI/F membership
- Free SCI publications subscription and MORE!