



TO: Troy Employees
FROM: Bob Kasper
DATE: January 5, 2007
SUBJECT: Benefits

The following benefits are available to all ELIGIBLE hourly employees of Informed Marketing Services:

(1) **Health Insurance:**

Informed Marketing currently offers eligible employees CDPHP's premium plan, which includes dental, chiropractic and prescription medication coverage (the "Plan"). Once eligible, the Company currently contributes approximately \$179 per month towards an employee's monthly insurance premium for the Plan.

To be eligible for participation in the Plan and for the Company's contribution to the monthly premium cost, an employee must:

- Attain 364 Logged Hours within the calendar quarter following completion of any introductory period
- Maintain full-time employment status (a schedule of 35 or more Clocked Hours per week, and 28 or more Logged Hours per week) during the calendar quarter, and thereafter
- Remain a Full-time Employee. The Company's health insurance contribution is only available to Full-time Employees. Therefore, meeting the initial retention period and above-required hours are not enough; you must maintain them as well.
- If you do not sign-up upon eligibility, you will have another chance during the May open-enrollment period.

(2) **Vacation:**

The Company attempts to grant all employees vacation at the time they desire to take it. However, the Company must maintain adequate staffing at all times. Therefore, vacations must be scheduled in advance and with prior written approval.

Full-time Employees (a schedule of 35 or more Clocked Hours per week, and 28 or more Logged Hours per week) are eligible for five (5) days paid vacation after completion of one (1) year of service with the Company.

Full-time Employees are eligible for ten (10) days paid vacation after completion of two (2) years of service with the Company.

Vacation pay is determined by Average Daily Pay ("ADP") rates earned within the past calendar year. ADP includes Attendance Bonuses, but excludes any discretionary bonuses or other Performance Bonuses.

Employees who quit or who are terminated for any reason shall not be paid for and shall forfeit any and all unused vacation time.

(3) Flex (Sick) Time:

At the end of each calendar quarter (March 31, June 30, September 30 and December 31), Flex Time equal to one (1) 7-hour day is awarded to any employee who has worked at least 364 Logged Hours during that calendar quarter. Flex Time is only accorded at the end of each calendar quarter.

As discussed in the Company's compensation policy, during your first year of employment, if you have accumulated Flex Time hours and are in good standing, Flex Time may be used to "offset" Missed Hours.

Commencing at the end of each calendar quarter after the first anniversary of your employment with the Company, Paid Flex Time equal to one (1) 7-hour day will be awarded if you worked at least 364 Logged Hours during that calendar quarter. Paid Flex Time will be paid at the ADP rate (defined in Section 2 above) for each Flex Time Hour and can also be used to offset Missed Hours.

Employees who quit or who are terminated for any reason shall not be paid for and shall forfeit any and all unused Flex Time.

(4) 401k and Profit Sharing Plan:

All eligible employees may voluntarily contribute to the Company's 401k plan. Eligibility begins on the first enrollment date after completion of one (1) year of service with the Company.

The Company also maintains a Profit Sharing Plan into which we may, in the Company's sole discretion, make contributions based upon the Company's performance and profitability during each year. The Company reserves the right to discontinue contributions to the Profit Sharing Plan.

The Profit Sharing Plan has a three (3) year vesting requirement, which means that contributions may be credited to your account starting in the first calendar year after completion of one (1) year of service with the Company, but are subject to forfeiture until you have completed three (3) full, consecutive calendar years of employment with the Company following the year in which the contribution is made.

Employees who quit or who are terminated for any reason shall forfeit any and all Company contributions made within three (3) years of the last day of employment with the Company. Voluntary contributions made by employees are never forfeited, under any circumstances, regardless of separation with the Company.

(5) Additional Benefits:

The Company, at its discretion, often offers the following additional benefits:

- Voucher bonuses
- Weekly Performance Bonuses (awarded to outstanding team members each week)
- Health Club Memberships

Bob