

V. EMPLOYEE BENEFITS

B. Voluntarily Provided by IHLS

2. Paid Benefits

a. Health Insurance

IHLS intends to pay the premium for group health insurance (such as medical, dental and vision) for all employees who routinely work 40 hours per week. Employees who routinely work 30-39 hours per week will be offered health insurance at a prorated rate. Coverage begins on the first day of employment and becomes effective per the terms of such enrollment period and completion of required documentation. Employees have the option to cover their eligible family dependents by paying the additional premiums themselves. A summary of the benefits covered can be obtained from IHLS "Public-Drive" or the Human Resources Office.

Each year IHLS will evaluate health insurance options with the intent of providing the best possible health insurance within available financial resources. In the event that IHLS cannot pay the entire cost of the premiums for medical insurance, employees will be asked to share in that cost.