

NFCD, Inc.'s Employee Benefit Package

Health

Blue Cross Blue Shield

Waiting Period for Enrollment- 1st of the month following 30 days (after 1st day of hire)

Copay \$15 per visit at a BCBS network provider

\$10 for Generic Drugs \$25 for Name Brand

\$40 for Non-Preferred Brand

NFCD, Inc. pays 75% of the single employee coverage for all members of the plan.

Dental

Principal Financial Group - *NFCD, Inc. pays 100% of single employee coverage*

Waiting Period for Enrollment- 1st of the month following 30 days (after 1st day of hire)

Life

Lincoln Financial Group - *NFCD, Inc. pays 100% of single employee coverage*

Waiting Period for Enrollment- 1st of the month following 30 days (after 1st day of hire) –

Benefit \$50,000

Short Term Disability

Lincoln Financial Group - *NFCD, Inc. pays 100% of single employee coverage*

Waiting Period for Enrollment- 1st of the month following 30 days (after 1st day of hire)

Weekly Benefit - 60% to \$600. Payable from the 15th day of non-work related accidents/sickness - maximum duration of 11 weeks

Long Term Disability

Lincoln Financial Group - *NFCD, Inc. pays 100% of employee coverage*

Monthly Benefit 60% to \$4,000

Vision

CompBenefits Visioncare - *Employee pays 100% of coverage*

Offers you and your family a benefit that covers all routine eye care including eye exams and eye glasses (lens and frames) or contacts.

Retirement

Offers a 401K plan

Annual

Employee earns 0.05 per hour worked. Two-week prior approval is needed.

Leave

Employees shall be eligible for annual sick after completing their probationary period. Payment of unused annual leave hours will be paid as a lump sum with the final paycheck, upon termination (if approved).

Sick Leave

Employee earns 0.05 per hour worked. Sick leave can be granted for employee's illness, injury, or disability; scheduled doctor/medical appointment; care for an ill child, spouse, parent. Employees shall be eligible for sick leave during their probationary period. NFCD, Inc. may request a doctor's certification of illness. Payment of unused sick time hours will not be made upon termination.

Workers Compensation

If an injury is work related, paperwork will be needed for report of injury.

COBRA

Continuation of health and dental plans after separation is optional for employees.

Bereavement

Eligible employees may receive reimbursement up to 24 hours or 3 days, whichever is less, for time lost from work due to the loss of a family member or significant other. Employee is responsible for notifying supervisor immediate of the need for time off.

Jury Duty

Employees are allowed to assume the civic duty of jury duty/ jury selection/ jury participation. A leave form and proof of the dates for jury duty services must be submit to immediate supervisor and HR Manager. A maximum of 16 working days or 4 working weeks (whichever is less) will be paid for jury duty per calendar year. NFCD, Inc. does not pay for an employee who is called to serve as a witness on a non-work related case but may use annual leave with prior approval from immediate supervisor.

Holidays

NFCD, Inc. will be closed and will provide full time employees' holiday pay for the following 17 program observed holidays, with an additional 8 days at the discretion of the Executive Director, per calendar year.

Holidays - New Years Day, Martin Luther King, Jr. birthday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday following Thanksgiving, Christmas Day plus 6 days, Spring Break for 3 days.

Training Opportunities

NFCD, Inc. has a structured approach to staff training development, attaching academic credit whenever possible. This system is designed to help build relationships among staff and to assist staff in acquiring or increasing the knowledge and skills needed to fulfill their job responsibilities, in accordance with Performance Standard 1306.23.

T.E.A.C.H.

NFCD, Inc. participates with the Florida Children's Forum in providing T.E.A.C.H. (Teacher Education Compensation Helps) Early Childhood Scholarship programs. Scholarships are available for child care teachers, family child care providers, and center directors to earn a CDA credential, CDA equivalency, A.S. degree in Child Development and Education.

Tuition Reimbursement

Tuition reimbursement *may* be approved by the Executive Director.

Rates *As of October 1, 2007*

Health Insurance (Blue Cross and Blue Shield of Florida) - - NFCD, Inc. will continue to pay 75% of the employee cost for coverage. Those wishing to cover dependents or spouse may do so through payroll deduction.

	<i>Bi-Weekly Rates Per Pay Period</i>
Employee	54.82
Employee / Spouse	231.89
Employee / Child(ren)	198.63
Employee / Family	387.79

Dental Insurance (Principal) - NFCD, Inc. will continue to pay 100% of the employee cost for coverage. Those wishing to cover dependents or spouse may do so through payroll deduction.

	<i>BI-WEEKLY RATES</i>	
	<i>10- Month</i>	<i>12- Month</i>
Employee	- 0 -	- 0 -
Employee / Spouse	12.41	9.55
Employee / Child	17.96	13.82
Employee / Family	28.82	22.17

Vision (Comp Benefits) - Employee pays 100% of the cost for this coverage.

	<i>Monthly Rates</i>
Employee	6.30
Employee + One	12.58
Employee / Family	16.84