



## IRI BENEFITS SUMMARY

IRI provides employees with a wide range of benefits, depending on employee eligibility. The following chart provides a brief description of these benefits.

<b>Benefit</b>	<b>Description</b>	<b>Cost</b>	<b>Effective Date</b>	<b>Eligibility</b>	<b>Enrollment</b>
Medical Insurance	Blue Cross/Blue Shield single, single +1 or family medical insurance for US based employees. POS & PPO plans available ----- US Expats based overseas covered through CIGNA	Cost is shared with employee	Date of Hire	Employees in regular positions scheduled to work a minimum of 30 hours per week	Upon submission of enrollment form to Human Resources
Vision Benefits	Provided by BCBS- Davis Vision Available to employees who enroll in medical coverage in the United States ----- Minimal coverage provided by CIGNA for Expats.	No additional cost for employees that elect medical coverage	Date of Hire	Employees in regular positions scheduled to work a minimum of 30 hours per week; must elect medical coverage	Upon submission of health care enrollment form to Human Resources
Dental Insurance	Provided by Blue Cross/Blue Shield for US based staff. ----- Expats covered through CIGNA.	No additional cost for employees that elect medical coverage	Date of Hire	Employees in regular positions scheduled to work a minimum of 30 hours per week	Upon submission of dental enrollment form to Human Resources
Life Insurance	Term insurance that provides a death benefit equal to 3x the annual salary upon death of an employee	Premium paid in full by IRI	Date of Hire	Employees in regular positions scheduled to work a minimum of 30 hours per week	Upon submission of beneficiary form to Human Resources
Accident Insurance (Accidental Death and Dismemberment)	Accidental death benefit equal to three times the annual salary; lump sum benefit for accidental dismemberment	Premium paid in full by IRI	Date of Hire	Employees in regular positions scheduled to work a minimum of 30 hours per week	Upon submission of beneficiary form to Human Resources
Long-term Disability Insurance	Employer continuation of 60% of basic monthly earnings beginning the 91st day of an approved medical absence	Premium paid in full by IRI	Date of Hire	Employees in regular positions scheduled to work a minimum of 30 hours per week	Upon submission of claims form to Human Resources
Short-term Disability Insurance	Employer continuation of 60% of current wages for day 31 through day 90 of approved medical absence	Benefit paid in full by IRI	Date of Hire	Employees in regular positions scheduled to work a minimum of 30 hours per week	Upon submission of claims form to Human Resources
Long-term Care Insurance	Up to \$50 per day through Prudential Insurance Company	Premium paid by IRI; Employee pays for any additional coverage	Date of Hire	All Employees	Upon submission of enrollment form to Human Resources
Business Travel Accident Insurance	\$350,000 maximum benefit for accidental death; scheduled lump sum benefit for accidental dismemberment while traveling on IRI business (Available when traveling in a aircraft for business purposes)	Premium paid in full by IRI	Date of Hire	All employees	Upon issuance of ticket through IRI's travel office

Graduate Student Loan Repayment Program	Employer will contribute up to \$7,000 per year (\$583 monthly)/ \$60,000 maximum towards post graduate studies at an accredited graduate school only.	IRI pays \$7,000 per year (\$583 monthly)	After one year of satisfactory service.	See Human Resources for further details	Upon submission of loan agreement Form to Human Resources
Business Travel Insurance (During Stay)	\$100,000 maximum benefit for travel	Premium paid in full by IRI	Date of Hire	All Employees	Enrollment Effective on Hire Date
International Evacuation Coverage	Assistance provided in the event that evacuation from foreign country required while on business travel or working abroad. Currently provided thru International SOS.	Premium paid in full by IRI	Date of Hire	All employees	Employees traveling or working abroad should request a Service Card prior to travel
Vacation Leave	Accrued paid time off for vacation & personal use. See IRI Employee Handbook for accrual rates.	Accrued cost paid by IRI	Date of Hire	Employees in regular positions; part-time employees accrue on a prorated basis	Recorded by IRI Payroll Department
Sick Leave	Accrued paid time off for illness or planned medical care for self or immediate family member. Accrues at 10 days/yr.	Accrued cost paid by the Company	Date of Hire	Employees in regular positions; part-time employees accrue on a prorated basis	Recorded by IRI Payroll Department
Personal Days Leave	2 days/year for employee's use for personal reasons	Cost paid IRI	Date of Hire	Employees in regular positions	Recorded by IRI Payroll Department
Family and Medical Leave	Entitlement to 16 weeks of unpaid leave for serious health condition of self or immediate family member	Accrued sick leave, annual leave, and leave without pay	Employees who have been employed for 12 months, and who have worked 1,000 hours in the last 12 months	Employees in regular positions	Upon submission of FMLA Request Form and medical certification
Parental Leave	4 weeks paid leave available to mother or fathers to be taken during first 3 months following birth or adoption of a child.	Cost paid by IRI	After one year of service.	All employees in regular positions working more than 30 hours/week	Upon submission for Leave slip
Savings and Retirement Plans - 403(b) and Roth IRA	403(b): Retirement savings plan with IRI employer-only contribution of 10%.	No cost to participate	First full pay period after six months of service & submission of enrollment form.	All employees subject to U.S. income taxes who work more than 30 hours/wk	Upon submission of enrollment form to IRI HR Dept
	403(b)+ Roth: Retirement savings plan for employee-only contributions. Contributions are subject to I.R.S. annual limits.	Employee sets salary deferral amount	Date of Hire	All employees subject to US income taxes who work more than 30 hours/wk	Upon submission of enrollment form to Human Resources
Flex America	\$3000 Max. Health \$5000 Max. Dependent	Paid in full by employee through payroll deduction. Use it or lose it	Date of Hire	Employees who work 30+ hours/wk	Upon submission of Flex America enrollment form to Human Resources
Transportation Subsidy	Up to \$115/month subsidy towards commuting for DC-based employees. Available as a SmarTrip card or as partial payment on parking at IRI building.	Cost paid by IRI	Date of Hire	Employees who work 30+ hours/wk	Processed by Human Resources

Corporate Gym Membership	Monthly discount at Washington Sports Club	Paid in full by employee through payroll deduction	Date of Hire	All employees and interns	Upon submission of enrollment forms to Human Resources
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