



## IRI BENEFITS SUMMARY FOR EXPATRIATES AND THIRD COUNTRY NATIONALS

IRI provides employees with a wide range of benefits, depending on employee eligibility. The following chart provides a brief description of these benefits. Additional information is available to you through the IRI Employee Handbook, IRI's intranet site or the staff of IRI's HR Department.

Benefit	Description	Cost	Effective Date	Eligibility	Enrollment
Medical Insurance	CIGNA PPO single, single +1, or family medical insurance plan	Cost is shared with employee	Date of Hire	Expat & TCNs in regular positions scheduled to work a minimum of 24 hours per/wk.	Upon submission of Enrollment Form to Human Resources
Vision Benefits	CIGNA minimal coverage.	No additional cost for employees that elect medical coverage	Date of Hire	Expat & TCNs in regular positions scheduled to work a minimum of 24 hours per/wk.	Upon submission of Enrollment Form to Human Resources
Dental Insurance	CIGNA PPO dental plan	No additional cost for employees that elect medical coverage	Date of Hire	Expat & TCNs in regular positions scheduled to work a minimum of 24 hours per/wk.	Upon submission of Enrollment Form to Human Resources
Life Insurance	Term insurance that provides a death benefit equal to three times 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 24 hours per/wk.	Upon submission of Beneficiary Form
Accident Insurance (Accidental Death & 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 24 hours per/wk.	Upon submission of Beneficiary Form
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 24 hours per/wk.	Upon submission of claims form to IRI HR Dept
Short-term Disability Insurance	Employer continuation of 60% of current wages for day 31 through day 90 of approved medical absence	Self-funded by IRI	Date of Hire	Employees in regular positions scheduled to work a minimum of 24 hours per/wk.	Upon submission of claims form to IRI HR Dept
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	U.S. Expatriate Employees Only	Upon submission of enrollment forms
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
Business Travel Insurance (During Stay)	\$100,000 maximum benefit for travel	Premium paid in full by IRI	Date of Hire	All Employees	Effective on Hire Date

Benefit	Description	Cost	Effective Date	Eligibility	Enrollment
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 the Company	Date of Hire	Employees in regular positions; P/T 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; P/T 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 & 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 1000 hours in the last 12 months	U.S. Expatriate Employees Only	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.	Employees in regular positions scheduled to work a minimum of 24 hours per/wk.	Upon submission for Leave slip
PayFlex	\$3000 Max. Health \$5000 Max. Dependent	Paid in full by employee through payroll deduction. Use it or lose it	Date of Hire	U.S. Expatriates Employees Only	Upon submission of Flex America enrollment form
Savings Retirement Plan (Franklin Templeton)	Retirement savings plan with IRI employer-only contribution of 10%. Retirement savings plan for employee-only contributions.	No cost to participate Employee sets salary deferral amount	First full pay period after six months of service & submission of Enrollment form. Date of Hire	Third Country National Employees Only	Upon submission of enrollment form to IRI HR Dept Upon submission of enrollment form to IRI HR Dept
403(b) and Roth IRA	403(b): Retirement savings plan with IRI employer-only contribution of 10%. 403(b)+Roth: Retirement savings plan for employee-only contributions. Contributions are subject to I.R.S. annual limits.			U.S. Expatriate Employees Only	
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 and funded by a U.S. financial institution.	IRI pays \$7,000 per year/(\$583 monthly)	After one year of satisfactory service.	U.S. Expatriate Employees Only	Upon submission of loan agreement form

Airfare	Economy class tickets for employee & accompanying immediate family	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Air Freight	Employer covers up to 250lbs for employee; (add 200 lbs for spouse; 150 lbs 1 <sup>st</sup> child; 100lb each additional child)	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Land/Sea Freight <i>*air freight weight may be added if air freight shipment is not used</i>	Employer covers up to 1,500 lbs and also for relocation between assignments for employees with fewer than 3 years of service.  Employer covers up to 5,000 lbs for relocation between assignments for employees with more than 3 years of service.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Luggage	Employer covers up two pieces of luggage per traveler	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Packing/Moving Storage	Employer covers up to \$3,000.00	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Storage Fees	Employer covers \$200/month (single) & \$300/month (married)	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Moving Contents out of Storage	Employer covers up to \$1,000 if continuing IRI employment in the U.S.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Relocation Insurance	Employer will pay insurance premium for coverage up to \$25,000.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Lease Termination Penalties at Home Location	Employer covers up to two months of rental fee, capped at \$3,000.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Temporary Living Expenses	Employer covers up to 30 days upon arrival at host location while seeking & securing housing; up to 7 days at host location at the end of assignment if have to vacate premises prior to IRI's requested departure date.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Housing Utilities	Determined as appropriate for the location and approved by Regional Director.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Post Differential Allowance	Employer will provide post-differential during the length of the assignment based on current U.S. State Department tables and may fluctuate as such tables are revised.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Locality Allowance <i>(Sudan, Afghanistan, &amp; Iraq Only)</i>	Employer will provide locality during the length of the assignment based on current U.S. State Department tables and may fluctuate as such tables are revised.	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date
Language Lessons	As approved by the Regional Director	Cost paid by IRI	Date of Hire	Employees in regular positions.	Effective on Hire Date
Washington, DC Consultations	Employer will cover round trip airfare from the host location to Washington, D.C., per diem, and salary during consultation in Washington, D.C. for the number of days authorized by IRI	Cost paid by IRI	Date of Hire	U.S. Expatriate & TCN's Employees Only	Effective on Hire Date