



## Employee Benefits Summary Sheet

Following is a brief overview of the various benefit programs available to eligible employees. The complete terms and conditions of these benefit programs are contained in the plan documents and other literature. The *Summary Plan Descriptions* provide more information and are available during the orientation process to all eligible employees. The Company has the right to modify or cancel any or all of our benefit programs in its absolute discretion at any time.

**401(k) SAVINGS PLAN:** Our 401(k) Savings Plan is offered to all employees, except those classified as *per diem* or *temporary*. You may elect to defer a percentage of your gross base annualized salary up to a maximum of Sixteen Thousand Five Hundred Dollars (\$16,500.00) for 2010, plus if you are over 50 years of age, an additional \$5,500 catch-up contribution, on a tax deferred basis through payroll deductions. IntegraMed America also offers a discretionary match. A variety of investment options are available to you, including investment in IntegraMed America stock. The 401(k) plan is administered by Principal Financial.

**HEALTH and DENTAL INSURANCE:** Health Insurance is available to all regular employees working 30 hours or more per work week. IntegraMed's health insurance plan provides employees and their dependents. Medical coverage is offered through United Healthcare with access to two **Medical** plans, the *HRA Choice Plan* and *HRA Choice Plus Plan*.

IntegraMed offers **Dental** coverage to employees and their dependents through Guardian, two good plans are available with superior benefits offered at a low cost.

**GROUP LIFE INSURANCE:** Group Life Insurance is provided at no cost for all regular employees who work 30 hours or more per week. The insurance amount is equal to two times your annual salary up to a maximum of \$500,000.

**AD&D:** Group Accidental Death & Dismemberment Insurance is provided at no cost for all regular employees who work 30 hours or more per week. The insurance amount is equal to two times your annual salary up to a maximum of \$500,000.

**LONG TERM DISABILITY INSURANCE:** Long Term Disability Insurance is provided at no cost for all regular employees who work 30 hours or more per week. The monthly insurance benefit is equal to 60% of your base salary up to a maximum benefit of \$7,300 per month. During the first 24 months of your disability, your own job description will be the criteria on which your ability to perform your job duties will be based. After 24 months, it expands to any job. Benefits are payable after 90 consecutive days of a qualified disability.

**SECTION 125 FLEXIBLE SPENDING ACCOUNT:** Flexible spending accounts (FSAs) are offered to all employees, except those classified as *per diem* or *temporary*. These accounts provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. You can have up to \$4,500 pre-tax dollars for health care and up to \$5,000 pre-tax dollars for dependent care set aside on a yearly basis.

**VOLUNTARY LIFE INSURANCE:** is available to all regular employees who work 30 hours or more per week. You can purchase up to 5 times your basic earnings to a maximum \$500,000, in increments of \$10,000. Guaranteed issue \$50,000. Employees may choose to purchase voluntary life insurance coverage for their spouse and/or child(ren).

**VOLUNTARY SHORT TERM DISABILITY:** is available to all regular employees who work 30 hours or more per week. Short Term Disability coverage begins on the 8th day following an accident or following the onset of an illness. STD pays 60% of your weekly earnings to a maximum of \$1,000 per week. STD is a 13 week benefit.

**Employee Assistance Program:** The Employee Assistance Program (EAP) is a confidential counseling and referral service that assists employees and their immediate family members with behavioral health well-being and life issues. EAP capabilities can help employees resolve issues quickly – before they escalate. EAP services can be accessed through a dedicated toll-free number 24/7.

*In addition, IntegraMed offers:*

*Vacation Benefits*

*Company Paid Holidays & Floating Holidays*

*Sick Leave Pay*

*Bonus Compensation Plan*

*Credit Union Access*

*Workers' Compensation Insurance*

*Unemployment Insurance*

*Social Security Benefits and Payments*

*Benefits Continuation (COBRA)*

*Transportation Subsidy*

*Walk/Bike to Work Incentive*