



(This is for general information only. Please see the brochures for details).

TYPE OF BENEFIT (as of 10/01/09)	SERVICE TIME	PAID BY		BENEFIT
		WMKO	Employee	
Vacation	Accrue from start date			16 days - 1 personal day credited to vacation accrual each January Maximum accrual 320 hours
Sick Leave	Accrue from start date			Accrued on the basis of one day per month (12 days per year) maximum accrual - 960 hours
Holidays (11)	No Waiting Period			New Years Day Independence Day Presidents Day Labor Day Kuhio Day Thanksgiving Day/Day After Memorial Day Christmas Day Kamehameha Day 1 day near Christmas
Medical Insurance (includes student coverage to age 25)	First of month after hire date	X X X X X	X X X X X	Kaiser A Kaiser C HMSA - Preferred Provider Plan HMSA - HPH Plus HMSA – CompMed B Plans include: medical, vision and prescription
Dental Insurance	First of month after hire date	X	X	Dental coverage with \$2000 annual limit per plan description
Caltech Federal Credit Union	Membership		X	https://www.cefcuonline.org/index.html
WMKO Provided Insurance: Term Life	First of month after hire date	X		Non-Contributory (Standard) 1 1/2x annual salary/3x accidental. Dependent Coverage \$20,000 spouse; \$5,000each child up to 19years of age or 23 years if FT student Non-Contributory (Standard) - after 6 months of disability employee to receive 60% of monthly wage base to \$6000 max. Taxable income Coverage for employee in travel status WMKO provides \$2000 monthly coverage and employees can choose options for themselves and family members. Provider Unum Life.
Long-Term Disability (LTD)	First of month three months after hire date	X		
Business Travel Accident	First of month after hire date	X		
Long-Term Care Insurance	First of month 90 days after hire date	X	X	
Optional Insurance: Optional Term Life	First of month after hire date		X	
Personal Accidental Death & Dismemberment (PAI)	First of month after hire date		X	Standard - additional 1 x salary and 2x for accidental death (Accelerated death benefit available) Rates listed on rate sheet Available for employee, spouse and family - various amounts
Optional AFLAC Plans Cancer Insurance (Indemnity and Lump Sum) Chronic Illness Lump Sum Term Life Insurance Universal Life Insurance Hospital Intensive Care Hospital Confinement Personal Short-Term Disability Personal Accident Expense Dental Insurance Personal Long-Term Care	All start the first of month after hire date		X X X X X X X X X X X X	Most are available for employee and family

