



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

TYPE OF BENEFIT (as of 10/1/10)	SERVICE TIME	PAID BY		BENEFIT
		WMKO	Employee	
Vacation	Accrue from start date			21 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 Year=s Day Independence Day President=s 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	Kaiser A Kaiser C HMSA - Preferred Provider Plan HMSA - HPH Plus 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
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
Long-Term Disability (LTD)	First of month three months after hire date	X		Non-Contributory (Standard) - after 6 months of disability employee to receive 60% of monthly wage base to \$6000 max. Taxable income
Business Travel Accident	First of month after hire date	X		Coverage for employee in travel status
Long-Term Care Insurance	First of month 90 days after hire date	X	X	WMKO provides \$2000 monthly coverage and employees can choose options for themselves and family members. Provider UnumLife.
Optional Insurance: Optional Term Life	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
Personal Accidental Death & Dismemberment (PAI)	First of month after hire date		X	Available for employee, spouse and family - various amounts
Optional AFLAC Plans Cancer 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	Most are available for employee and family



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

TYPE OF BENEFIT	SERVICE TIME	PAID BY		TYPE OF BENEFIT
		WMKO	Employee	
Retirement Program	CONDITION OF EMPLOYMENT 1 year waiting period (non-senior staff)	X	X	WMKO contributes 8% employee contributes 4%
	Senior Staff: (defined as top level management positions only) No waiting period unless highly compensated per IRS	X	X	Employee contributes 4% WMKO: Under 40 8% 40-55 10% 55 or more 14%
Tax Deferred Annuity	No Waiting Period		X	TIAA-CREF - employee can contribute portion of salary to tax deferred annuity (WMKO does not contribute to this)
Workers' Compensation; Temporary Disability; Unemployment Insurance	WMKO complies with State and Federal regulations	X		WMKO complies with State and Federal Regulations
Tuition Support	No Waiting Period	X		For employees hired before 3/1/06, WMKO provides 75% of the basic private school tuition for dependent children in grades K through 12. Employees hired after 3/1/06, WMKO provides 75% of the basic private school tuition for dependent children in grades K through 12 to a maximum of \$18,000 per household. This is available to regular, full-time employees only. IT is Taxable Income.
Five Wishes Plus	No Waiting Period	X		This is a advanced medical directive program available to all employees and family.
Pre-Tax Medical Premiums, Life Insurance Premiums, Personal Accident Insurance Premiums	First of month after hire date		X	Employee portion of premium paid can be designated as pre-tax dollars.
Dependent Care Spending	First of month after hire date		X	Optional - allows a set aside of pre-tax money for unreimburseable dependent care spending expenses.
Medical Reimbursement Account	First of month after hire date		X	Optional - allows a set aside of pre-tax money for unreimburseable medical expenses.