

Emenu Employment and Benefits Outline

Required Employment Forms (must be signed and completed before/at time of start of employment):

1. Direct Deposit

Emenu offers direct deposit to employees. This allows an individual to authorize the issuers of payroll or other checks to send the checks directly to a thrift institution or bank for deposit in the individual's account.

2. I9 – Employment Eligibility Verification

Form I-9 Compliance provides the newest, most efficient methods of responding to the federal Immigration Reform and Control Act and enables employers to easily conduct legal right to work Form I-9 employment verifications on new employees.

3. W4 – Federal Withholding

The W4 form is completed by an employee to indicate his or her tax situation (exemptions, status, etc.) to the employer. The W-4 form tells the employer the correct amount of tax to withhold from an employee's paycheck.

4. State Withholding (if applicable)

Some states give an employee the ability to specify a percentage of their salary to set aside for state withholding. If this is applicable, you will be given a form to fill out for your state if applicable.

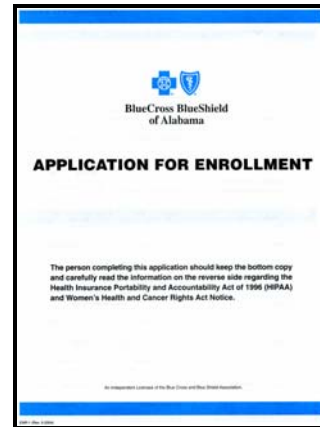
Optional Benefit Enrollment Applications (must be received 14 days after start of employment to be eligible):

1. 401(k) Enrollment

401(k) is available through The Hartford for all full-time employees and available after one hour of service with the company. Emenu is unique in that it offers a 250% matching on every dollar you put into your 401(k) up to the legal limit per the calendar year – this amount is approximately \$40,000.00 total for both employee's and employer's contributions and is ultimately based upon the employee's age. All employees are matched at a rate of 250% for the first 12% of their deferred income – an employee can increase his or her contribution up 50% of their total salary.

Health Insurance – Blue Cross Blue Shield

We currently offer our full-time employees and their dependant(s) participation in a premium PPO plan through Blue Cross Blue Shield of Alabama. Because this is a voluntary benefit, coverage must be elected as either “accepted” or “declined”. The employee is responsible for paying the premium. Premium costs have changed dramatically over the last several years and will most likely continue to climb. Our current monthly premium costs (effective July 1, 2005) are:



Employee.....\$343.00
 Employee + Family\$880.00

Please note that the health care insurance premiums may be paid through the cafeteria plan (described in detail later) in a pre-tax environment. Also, note that money spent out of pocket (not reimbursed by health insurance) can be funneled through a medical reimbursement account (described in detail later) in a pre-tax environment.

2. Long Term Disability Insurance

This benefit protects your earning potential in the event of an accident or illness. The plan will pay up to 60% of your monthly income with benefits beginning after 90 days and are payable for five years or until age 65. The maximum monthly benefit is \$5000.00 and the plan provides for both partial and total disability.

Benefit rates are as follows:

<i>Age</i>	<i>Rates per \$100 Monthly Covered Payroll</i>
<i>0 – 24</i>	\$0.09
<i>25 – 29</i>	\$0.10
<i>30 – 34</i>	\$0.11
<i>35 – 39</i>	\$0.16
<i>40 – 44</i>	\$0.27
<i>45 – 49</i>	\$0.48
<i>50 – 54</i>	\$0.70
<i>55 – 59</i>	\$0.80
<i>60+</i>	\$0.57

Example: Employee age 37 making \$8000.00 a month.
 \$8000.00 monthly income x .0016 = \$12.80 per month

**Note: 10 employees must take coverage in order for the plan to stay in place*

3. Short Term Disability Insurance

This benefit provides income to you in the event of an illness or accident that prevents you from working and starts on the 8th day of an accident or illness and lasts for up to thirteen (13) weeks at a rate that is 60% of your weekly earnings up to a maximum benefit of \$1500.00 per week.

The benefit costs are \$0.25 per \$10 of weekly benefit.

Example: Employee at \$50.00/hr pay rate @ 40 hours per week = \$2000.00
 \$2000.00 weekly pay x 60% benefit rate = \$1200.00
 (\$1200.00 benefit / 10) x \$0.25 = \$30.00 monthly cost

**Note: We need at least 10 people to take the benefit in order to have this plan. If participation falls below 50% the rates may change.*

4. Genworth Voluntary Additional Life Insurance

Employees may elect benefits in \$10,000.00 increments to the lesser of 5 times their salary or a maximum of \$300,000.00. This is a voluntary benefit, meaning that coverage needs to be elected (either accepted or declined) and the employee is responsible for paying the premium, and premiums can be paid tax-free through the cafeteria plan. The employee is responsible for setting the amount of coverage that is wanted. There is an underwriting process which may affect the premium amount, especially where a larger coverage amount is elected. The initial guarantee issue amount is \$50,000.00 for applicants less than age 60, \$20,000.00 for applicants age 60 – 69. Spouses may elect benefits in \$5,000.00 increments (minimum benefit \$10,00) to the lesser amount of 50% of the employee benefit or a maximum of \$50,000.00

<i>Age</i>	<i>Smoker</i>	<i>Non Smoker</i>
20 – 24	\$0.09	\$0.06
25 – 29	\$0.09	\$0.05
30 – 34	\$0.12	\$0.06
35 – 39	\$0.16	\$0.08
40 – 44	\$0.21	\$0.10
45 – 49	\$0.36	\$0.16
50 – 54	\$0.57	\$0.26
55 – 59	\$0.96	\$0.43
60 – 64	\$1.34	\$0.73
65 – 69	\$2.12	\$1.18

** Note: 10 employees must take coverage in order for the plan to stay in place*

5. Cafeterial Enrolment form (Tax Free Health & Medical/Childcare Reimbursement)

Our cafeteria plan is another way we can legally provide benefits to you through a part of tax code section 125. Under this code employees are allowed to pay for certain benefits with pre-tax dollars. The plan has to be sponsored by an employer and the employee is allowed to choose from a menu of benefits (thus the name cafeteria plan) that can be tailored to meet the employee's individual financial plans.

The menu of benefits is pre tax Health Insurance, Medical Care Reimbursement, and Dependent Care Reimbursement:

Health Insurance: The cost of health insurance is paid with tax free money.

Medical Care Reimbursement: The cost of any qualifying health care expense that is not covered by your health insurance policy may be paid with pre allocated pre tax dollars. Our limit is set at \$1000.00 for any given year and an employee may ear mark up to the max deferral and a portion of their pay is taken from each pay check to cover the \$1000.00 pre tax amount. The amount set aside by the employee can not change after it has been selected and may only be changed at each new enrollment which occurs at the beginning of each New Year. Employees who work for only two months and have \$1000.00 in expense may submit requests for reimbursements on the complete \$1000.00 before contributing the full amount to the plan. In the same light, the company is not required to reimburse any unspent money the employee has left over – in fact the employer is not allowed by law to give back an employee's unused money unless it is equally distributed to all employees.

Child Care Reimbursement: The cost of any qualifying child care expense can be reimbursed up to \$5000.00 per year using pre tax dollars. It differs considerably from the Medical Care Reimbursement above because as the Child Care Reimbursement is use it or loose it, you can only be reimbursed on money that is actually paid – you can't just use it all right away, and if, at the end of the year you have not used the full amount set aside you do lose the money. The amount set aside by the employee can not change after it has been selected and may only be changed at each new enrollment which occurs at the beginning of each New Year.

6. GE Basic Life and AD&D Insurance (company pays)

This is a company sponsored benefit for all full-time employees that begins on the first of the month following their first thirty days of service. The basic life benefit is equal to your annual earnings and subject to a maximum of \$50,000.00.

The accidental death and dismemberment benefit (AD&D) is also equal to your annual earnings and subject to a maximum of \$50,000.00.

For example, if you perish in a tragic accident your beneficiaries may receive up to \$100,000.00. This benefit requires no action on your part other than to designate your beneficiaries.

PLEASE PRINT		
Change of Beneficiary		
GE Financial Employer Services Group		Group Title GE Group Life Assurance Company P.O. Box 879 Greenfield, MA 01302-0879
Name Of Employee/Insured (Last, First, Middle Initial)		
Prior Last Name	Social Security Number	
Name Of Employer/Association	Group Policy/Account Number	
Address Of Employer/Association		
Instructions For Naming Beneficiary On Reverse Side		
Primary Beneficiary(ies) (Last, First, Middle Initial)	Relationship To Employee	Address
Contingent Beneficiary(ies) (Last, First, Middle Initial)	Relationship To Employee	Address
I designate the beneficiary shown above to receive all sums which may become due on account of my death under the group coverage provided by GE Group Life Assurance Company under the above Group Policy or Account Number and revoke any and all former beneficiary designations with respect to this policy.		
Date	Signature Of Employee/Insured	
Disinterested Witness		
EMPLOYER COPY		

7. Employee Family Status Form

This is a mandatory form that must be completed by each employee. As with all forms, your information will be kept confidential and not used for any reasons other than corporate needs dictate. For example, in shopping for new insurance policies, we must provide a census of our company in order to receive quotes, so we must know things such as how many dependants each employee has and so forth.

Yearly Pay Periods and Pay Dates 2006

<i>Pay Period</i>		<i>Pay Date</i>	
Starting Date	Ending Date	Basic Pay	Supplemental Pay
03 Dec 2005	16 Dec 2005	30 Dec 2005	02 Jan 2006
17 Dec 2005	30 Dec 2005	13 Jan 2006	16 Jan 2006
31 Dec 2005	13 Jan 2006	27 Jan 2006	30 Jan 2006
14 Jan 2006	27 Jan 2006	10 Feb 2006	13 Feb 2006
28 Jan 2006	10 Feb 2006	24 Feb 2006	27 Feb 2006
11 Feb 2006	24 Feb 2006	10 Mar 2006	13 Mar 2006
25 Feb 2006	10 Mar 2006	24 Mar 2006	27 Mar 2006
11 Mar 2006	24 Mar 2006	07 Apr 2006	10 Apr 2006
25 Mar 2006	07 Apr 2006	21 Apr 2006	24 Apr 2006
08 Apr 2006	21 Apr 2006	05 May 2006	08 May 2006
22 Apr 2006	05 May 2006	19 May 2006	22 May 2006
06 May 2006	19 May 2006	02 Jun 2006	05 Jun 2006
20 May 2006	02 Jun 2006	16 Jun 2006	19 Jun 2006
03 Jun 2006	16 Jun 2006	30 Jun 2006	03 Jun 2006
17 Jun 2006	30 Jun 2006	14 Jul 2006	17 Jul 2006
01 Jul 2006	14 Jul 2006	28 Jul 2006	31 Jul 2006
15 Jul 2006	28 Jul 2006	11 Aug 2006	14 Aug 2006
29 Jul 2006	11 Aug 2006	25 Aug 2006	28 Aug 2006
12 Aug 2006	25 Aug 2006	08 Sep 2006	11 Sep 2006
26 Aug 2006	08 Sep 2006	22 Sep 2006	25 Sep 2006
09 Sep 2006	22 Sep 2006	06 Oct 2006	09 Oct 2006
23 Sep 2006	06 Oct 2006	20 Oct 2006	23 Oct 2006
07 Oct 2006	20 Oct 2006	03 Nov 2006	06 Nov 2006
21 Oct 2006	03 Nov 2006	17 Nov 2006	20 Nov 2006
04 Nov 2006	17 Nov 2006	01 Dec 2006	04 Dec 2006
18 Nov 2006	01 Dec 2006	29 Dec 2006	01 Jan 2007
02 Dec 2006	15 Dec 2006	12 Jan 2007	15 Jan 2007
16 Dec 2006	12 Jan 2007	26 Jan 2007	29 Jan 2007