

benefits guide

Caring For You—
Our Greatest Strength



Southwest Research Institute's (SwRI®) benefits program ranks among those of top private employers. We are proud of this program and hope that you find this abbreviated version of our Benefits Guide a useful tool for learning more about SwRI.

Leave

PERSONAL LEAVE. Regular full-time staff members accrue personal leave (vacation) hours immediately upon employment, beginning with 10 days (two weeks) per year for employees with less than three years of SwRI service, increasing to 20 days (four weeks) per year for employees with more than 15 years of service.

MEDICAL & BEREAVEMENT LEAVE. Regular full-time employees receive four hours of M&BL each pay period (13 days per year). Regular part-time employees accrue M&BL based on hours actually paid. New employees are advanced 40 hours of M&BL.

EMERGENCY LEAVE. Time off from work can be charged to M&BL for conditions such as serious illness or injury of a spouse or minor child. Bereavement leave of up to three days for in-state funerals and five days for out-of-state

funerals may also be granted when an immediate family member dies.

PATERNITY & ADOPTION LEAVE.

SwRI employees who become new fathers and/or adopting parents are given three consecutive days of paternity or adoption leave.

HOLIDAYS. Full-time employees receive eight paid holidays, plus two and one-half floating holidays per year. Part-time employees receive prorated holiday pay. Employees who start work after June 30 receive 10 hours of floating holiday pay.

MILITARY LEAVE. Regular employees serving in the U.S. military are paid the difference between military gross pay and Institute base pay for up to 15 working days annually. During extended absences involving our nation's defense, SwRI provides extended pay assistance to eligible employees for up to one year.

JURY DUTY. The Institute pays regular employees their full salary during jury duty.

Health Care

MEDICAL, DENTAL & VISION CARE.

Regular full- and part-time employees are eligible to participate in the medical, dental and vision care plans. Eligible dependents include spouse and dependent children under age 19 (or adult children up to age 26 who are not

eligible for other medical care coverage through their employer or the military).

MEDICAL CARE. SwRI offers several medical plans including a Preferred Provider Organization (PPO), an Exclusive Provider Organization (EPO) and a Health Maintenance Organization (HMO) plan. All plans provide comprehensive medical benefits. PPO participants may select any health care provider. EPO and HMO participants must select a physician from specific health care providers. No pre-existing condition restrictions apply to any of the plans. (Some locations outside of San Antonio may be limited to a PPO plan only.)

TRICARE SUPPLEMENT. SwRI offers the TRICARE Supplement Program (TSP) for military retirees under age 65 and their eligible dependents. TSP coordinates benefits with the TRICARE Plan, the Pentagon's health insurance program, to provide nearly 100 percent coverage of all medical costs.

DENTAL CARE. Every eligible SwRI employee automatically receives dental coverage, and routine preventive services are covered with no deductible or co-pay. Dependent dental coverage is optional and the related premiums are required at full cost. Participants may select the dentist of their choice.

Maximum benefit per year is \$1,500 per participant, with an annual deductible of \$50. An orthodontia benefit, with a lifetime maximum of \$1,000, is provided. The Smile for Health® program includes services outside of the plan's maximum coverage and enhanced benefits during pregnancy and for specified health conditions, at no cost.

VISION CARE. Vision care plans cover eye exams (for a small co-pay), corrective lenses and one set of frames per participant, up to a maximum dollar amount either annually or every two years.

HEALTH CARE REIMBURSEMENT

ACCOUNT. Health Care Reimbursement accounts allow employees to be reimbursed for health care expenses using pre-tax dollars (up to \$7,500) through salary reduction. Eligible expenses include deductibles, co-payments and other expenses that are not covered by medical, dental or vision care plans.

DEPENDENT CARE ASSISTANCE REIMBURSEMENT ACCOUNT.

The Dependent Care Assistance Reimbursement Account offers pre-tax reimbursement for childcare expenses, or daycare expenses for elderly or disabled dependents.

Insurance

GROUP LIFE INSURANCE. All regular employees have a death benefit that pays two times base salary, with coverage increasing as salary increases.

The employee pays a uniform rate per \$1,000 of coverage. Employees over age 60 have an irrevocable option to elect one times base salary or \$50,000. When separating from the Institute, employees may convert a portion of the group coverage to a whole life policy regardless of their health condition.

SUPPLEMENTAL LIFE INSURANCE.

This voluntary benefit provides insurance coverage of up to \$500,000 for the employee, \$75,000 for a spouse and \$10,000 for a child. The policy is convertible upon retirement or separation from the Institute.

DEPENDENT LIFE INSURANCE. This voluntary program provides a death benefit of \$20,000 for a spouse and \$10,000 for an eligible dependent child, with the employee as beneficiary unless another person is designated.

BUSINESS TRAVEL ACCIDENT

INSURANCE. This mandatory program provides an additional \$250,000 of insurance protection at no additional cost to the employee. The benefit is payable when death or dismemberment occurs during travel on Institute business. This worldwide coverage includes \$25,000 for a spouse and \$10,000 for each dependent child traveling with the employee.

ACCIDENTAL DEATH &

DISMEMBERMENT INSURANCE. This mandatory program provides protection from financial hardship associated with accidental death or loss of a specified

body part or function. The employee is the beneficiary in loss claims, and the death benefit is payable to the person(s) or entity named on the Beneficiary Designation Form. All regular employees have an accidental death benefit of two times base salary, with scheduled amounts for loss benefits. Both the death and loss benefits increase with salary increases.

SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT

INSURANCE. This voluntary program provides additional protection for the employee, spouse and eligible children. Coverage is available in \$25,000 increments up to \$500,000 for the employee and spouse and up to \$15,000 for each eligible child.

JUST FOR KIDS – DIRECT PAY

INSURANCE. This low-cost term life insurance program provides a \$10,000 death benefit for a child age 14 days through 21 years. Employees may purchase up to two policies per child, with a future option to obtain \$100,000 of coverage with no medical qualification.

LONG-TERM DISABILITY (LTD)

INSURANCE. LTD insurance benefits provide income protection and other benefits to regular employees faced with long-term disability as a result of sickness or injury. These benefits include 60 percent of base salary as income (up to \$15,000 monthly).

Workers' Compensation Insurance.

Employees with a work-related injury or illness receive weekly

income benefits, payments

for medical treatment

and rehabilitation

in accordance with

the Texas Workers'

Compensation

Act or other state

workers' compen-

sation statutory

or regulatory

provisions.

CANCER/

SPECIFIED

DISEASE

INSURANCE.

This voluntary

insurance pro-

gram provides two

options for sched-

uled cash benefits

paid directly to par-

ticipants diagnosed with



cancer or 32 specified diseases. Option one benefits apply to actual charges for treatment, and option two benefits are \$1,000 per day for treatment. Other cash benefits are related to testing, hospitalization and other treatment costs.

LEGAL CARE PROGRAM. Legal Care is a voluntary program that provides basic legal services including assistance with collecting debts, review of real estate documents, preparation of a simple will, filing for an uncontested divorce and many more.

Retirement

RETIREMENT PROGRAM. SwRI has a very generous retirement program administered by TIAA-CREF, which has a strong nonprofit heritage and exclusively administers retirement plans for nonprofit educational and research institutions like SwRI. Participation is automatic upon regular employment. For more information, visit tiaa-cref.org.

PLAN ENROLLMENT. Regular full-time or regular part-time employees 18 years of age or older are automatically enrolled in the SwRI Retirement Plan. (Temporary employees and student employees under age 18 may participate, but no SwRI contributions are provided.)

CONTRIBUTIONS. SwRI automatically contributes 9 percent of the employee's base salary up to the Social Security wage base and 11 percent in excess of the Social Security wage base. New regular employees are automatically enrolled in the plan for 3 percent pre-tax contributions, unless they complete an online salary reduction agreement to contribute more, less or even nothing. Employees may start or stop contributions by executing a new salary reduction agreement.

VESTING PERIOD. Employees are 20 percent vested upon two years of service, gradually increasing to 100 percent upon six years of service. If employment terminates prior to 100 percent vesting, the unvested portion of the account is returned to SwRI.

INVESTMENT STRATEGY. All employee and SwRI contributions are applied as premiums under individual contracts issued by TIAA-CREF. Employees may elect to invest in an array of investment options across a broad range of categories within the SwRI Retirement Plan.

DISTRIBUTIONS. Generally, plan contributions and earnings are available

only upon retirement or separation from the Institute. However, employee voluntary contributions may be accessed per the plan IRS regulations under special circumstances. Upon retirement from the Institute, many distribution options are available including lifetime retirement income and systematic withdrawals.

Relocation

HOUSE-HUNTING VISIT. A house-hunting visit allows reimbursement of actual reasonable expenses for one visit, not to exceed three days, to obtain living accommodations.

RELOCATION ALLOWANCE. A relocation allowance provides reimbursement for mileage between the new employee's original location and the assigned SwRI office. Reimbursement for reasonable costs of meals and lodging en route may also be provided.

TEMPORARY HOUSING. Reimbursement for temporary housing and reasonable costs of meals for a maximum of five days may be provided, if permanent housing is not available upon arrival.

MOVEMENT & STORAGE OF HOUSEHOLD GOODS. SwRI will contract with a nationally affiliated van line that will contact the appointee regarding moving arrangements including packing, crating, insurance, shipping and unpacking. SwRI will pay storage charges for household goods up to 60 days.

MISCELLANEOUS EXPENSES. A one-time sum of \$1,000 will be paid to new, regular, salaried full-time employees to help defray miscellaneous expenses.

TAXES. Payments to carriers or reimbursements to employees for moving expenses are generally excluded from taxable income. For other payments or reimbursements made for relocation expenses, withholding taxes must be deducted from the employee's pay. Employees should consult their personal tax advisers for guidance.

Additional Benefits

EDUCATIONAL ADVANCEMENT. SwRI offers up to 100 percent tuition reimbursement for regular employees who wish to pursue higher education relevant to their specialization at an accredited university or college.

TRAINING & DEVELOPMENT. The SwRI Employee Development Office

helps staff members meet their overall goals and objectives through educational and training programs and services. The Institute offers classroom and media-based training in a variety of professional and technical areas.

LIBRARY. The Slick Library serves the research needs of the SwRI community. The library's collections consist of more than 500,000 resources — about one-third of which are in electronic format. The library is the largest nonprofit library in the Texas State Library and Archive's TexShare resource sharing program, and also shares resources with over 27,000 libraries worldwide. The library provides numerous programs, resources and services, which are detailed on its Web site.

MEDICAL CLINIC. From hearing tests to bee stings and on-the-job injuries, the Medical Clinic offers a wide range of services Monday through Friday at SwRI headquarters in San Antonio. Part-time onsite physicians and a team of registered nurses provide medical attention and treatment.

WELLNESS EVALUATION. SwRI has engaged a national program to provide an annual wellness evaluation for interested employees, retirees and their spouses. The program is focused on providing staff at all work sites with information that may lead to improved health and well-being. The evaluation includes blood work, vital signs, recommended lifestyle modifications, a full report of exam results and a follow-up conference. The fee is covered for employees and their spouses.

EMPLOYEE ASSISTANCE PROGRAM. Free, confidential counseling and referral services are available to all Institute employees and their dependents through Deer Oaks Employee Services. Deer Oaks has professional staff at several San Antonio and Texas office locations and access to a larger network of EAP providers across the nation. Staff members and their families may receive up to eight hours of counseling, per problem, per person, with Deer Oaks staff at no cost.

EMPLOYEE PURCHASE PROGRAM. Institute employees can take advantage of employee purchase programs for automobiles and trucks, computers and wireless agreements.

DINING SERVICES. A full-service cafeteria at SwRI headquarters offers

breakfast and lunch at subsidized prices. Catering is available on the SwRI grounds and for special events held at the cafeteria. Two private dining rooms and an executive dining room are available for meetings and special events.

TRAVEL OFFICE. The travel office at SwRI headquarters offers full service to staff members. Travel arrangements for relocating employees and people invited for employment interviews are made by the travel staff. Employees are covered under a travel assistance program, which provides emergency help for employees traveling internationally and within the United States. Corporate credit cards may be available to employees who travel frequently to help expedite the payment of business-related travel expenses.

CREDIT UNION. The Southwest Research Center Federal Credit Union offers banking and financial services to employees, retirees and their family members. The credit union offers a variety of financial services including savings and checking accounts, payroll deduction, direct deposit, loans, MasterCard, safe deposit boxes, ATM/debit cards and electronic banking. For more information, visit swrcfcu.com.

EMPLOYEE RETIREMENT & SERVICE AWARDS PLAN. The retirement and service award plans honor employees for their service to the Institute. Service awards are given twice a year by the Institute president at the San Antonio location, recognizing employees for service in increments of five years.

FITNESS CENTER. Located at the San Antonio headquarters, the SwRI Fitness Center offers a weight room, exercise

equipment, showers and dressing areas at no cost for all employees and immediate family members. A small fee is charged for reserved lockers and special fitness classes.

Research Recreation Association

MEMBERSHIP. SwRI employees are also members of the Research Recreation Association (RRA), a management-supported, nonprofit, volunteer and employee-run association designed to provide social, athletic, wellness, educational and special-interest activities. All employees are invited to join an RRA committee to plan and carry out events and activities, or to volunteer for an activity or event.

CLUBS. Active clubs include bowling, fishing, table tennis, aviation, foosball, Research Riders (motorcyclists), Amateur Radio, Viewfinders (photography), and Slick Talkers (Toastmasters).

SPECIAL EVENTS. Throughout the year, the RRA supports a number of special events including a holiday dinner and dance, craft show, Western dance, children's holiday parties, cowboy breakfast, health and fitness day, health fair and others. The RRA also sponsors trips throughout the year at discounted group rates.

COMMUNITY EVENTS. Local events that benefit the San Antonio community have included March of Dimes, American Heart Walk, Susan G. Komen Race for the Cure, Toys for Tots, blood drives, Food Bank drives and volunteer events, school supply drives, animal rescue, clothing drives and more.

WORK-LIFE/WELLNESS. Seminars and special events provide information to balance life in a healthy way. Events have included Weight Watchers® at Work, chair massages, health fairs and wellness seminars on topics ranging from elder care to identity theft and more.

INTRAMURAL SPORTS. Institute sports fields include lighted softball, soccer and flag football fields, two sand volleyball courts, basketball/volleyball court, and a jogging track. The RRA-organized intramural activities have a small participation fee. Sports leagues are available for men and women.

HAPPY TIMES NEWSLETTER. The Work-Life and Diversity staff publish a monthly newsletter featuring RRA news about classes, clubs, merchandise, special events and new discounts. Employees may submit free classified ads.

EMPLOYEE DISCOUNTS & SERVICES. Discount tickets and services include movie, theater and theme park tickets, as well as special events such as the San Antonio Stock Show and Rodeo and Fiesta San Antonio, the opera, sports events, and a variety of activities in the San Antonio area. Discounts are available on services such as balloon bouquets, personalized invitations and book fairs. National discount cards and coupons for hotels and rental cars are available.

RRA STORE & MORE. A wide variety of SwRI logo merchandise for men and women and other gift items are available at the Fitness Center's RRA Store & More.

For more information about Southwest Research Institute, go to swri.org

For more about careers at SwRI, go to swri.jobs



*Benefiting government, industry and the public
through innovative science and technology*