

Current ISSC Employee Benefits Based on 24%:

Name	24%	Annual Health Insurance Premium	Annual Life Insurance Premium (policy amount equals one year's salary)	Remaining Amount for Retirement	Remaining Amount Percentage of Salary
Cathy Mantooth	\$ 9,319.00	\$ 7,380.60	\$ 249.00	\$ 1,689.00	4.3%
Nancy Daniel	\$ 12,445.00	\$ 13,373.00	\$ 1,032.00	\$ -1,960.00	-3.7%
Ken Moore	\$ 27,326.00	\$ 13,373.00	\$ 2,118.00	\$ 11,745.00	10.3%

Proposed ISSC Employee Benefits:

1. ISSC will provide 90% of the cost for health insurance to all full time (30 hours or more per week) employees.
2. ISSC will provide term life insurance equal to one year of employee's annual salary not to exceed \$50,000.
3. ISSC will provide 15% of employee's annual salary for benefits listed below:
 - a. Equal contribution amount to each employee's Health Savings Account.
 - b. Each employee's remaining funds will be contributed to a SEP retirement account.
4. Employee will be provided health insurance and term life insurance following ninety (90) day probation period from date of hire.
5. Employee must be employed for one (1) year to be vested and receive retirement benefits. Benefits will be retroactive to hire date.

Comparison:

Current Benefits Plan	\$ 49,090.00	
Proposed Benefits Plan	\$ 58,015.00	Increase of \$ 8,925.00