

Cambridge Professional Group

Temporary Employee Benefit Plans

At **Cambridge Professional Group** (Cambridge), we have long been proud to call ourselves the best Professional and Corporate Staffing Company in Atlanta – and we greatly value our employees’ contributions to our business and reputation for excellence. Although our position in the Atlanta business community is extremely important to us as a company, Cambridge has an equally important mission with respect to you, our employee. We aspire to provide a working environment that is highly satisfying to our staff in many areas: competitive compensation, flexibility, opportunity to succeed, personal and professional development.... these are all important aspects of our working lives.

In addition, we have put together an excellent package of benefits for our temporary employees whom we believe surpasses anything available in our industry. We have two plans; one for our employees who work short-term assignments (Our Traditional Plan) and a second program for temporary employees who work on long-term assignments (6 months or longer). Following is our Traditional Plan Summary.

THE TRADITIONAL PLAN

benefits of working with Cambridge include:

HOLIDAY PAY

VACATION PAY

HEALTH INSURANCE REIMBURSEMENTS

401K PLAN

Please review the following summaries of our benefits – and feel free to discuss any questions you might have with your staffing consultant.

HOLIDAY PAY

Cambridge offers holiday pay to our temporary employees who meet the following criteria:

400 Hours = 1 Day Of Holiday Pay!

If you receive pay on our payroll for working a minimum of 400 hours within one calendar year, (January 1 through December 31) you will receive holiday pay for one day (7.5 hours). Up to a maximum of 4 days of holiday pay per year paid at 400-hour intervals.

Please note: **THE TIMING OF HOLIDAY PAY WILL NOT COINCIDE WITH CUSTOMARY HOLIDAYS...IT IS A FUNCTION OF YOUR ACCUMULATED HOURS PAID WITHIN THE YEAR.**

HOW DO I CLAIM MY HOLIDAY PAY?

You will find your accumulated hours year to date reflected on the right hand side of your weekly pay stub. Once you have reached the requisite

number of hours, please submit a holiday pay request on our standard timesheet form, with your hours marked “Holiday Pay”. Your holiday pay will be included in the next regularly scheduled payroll. The rate of pay for holidays will be the average of your regular hourly rate of pay from Cambridge for the month immediately prior to submission of your holiday pay request.

Please be aware that we cannot carry over accumulated hours from one calendar year to the next, i.e. the total hours accumulated toward holiday pay revert to zero on January 1 of each year.

VACATION PAY

Cambridge offers vacation pay to our temporary employees who meet the following criteria:

400 Hours = 1 Days’ Vacation Pay In First Year

400 Hours = 2 Days’ Vacation Pay In Second Year +

You will receive 1 day of vacation pay for each 400 hours you work in a calendar year, up to a maximum of 5 days in your first year. After you have worked a cumulative 1600 for Cambridge you will have earned Second Year vacation benefits. Second year benefits are 2 days of vacation pay for each 400 hours you work in a calendar year up to a maximum of 10 days of vacation pay. If an employee takes a full-time position or is inactive for more than six months with Cambridge accrual toward second year benefits will be lost and they will have to start over at year one when they reactivate.

Please do not confuse this pay with actual time off – if you are on an assignment with us and would like to take time off, you must arrange this in advance with Cambridge and our client, as appropriate.

HOW DO I CLAIM MY VACATION PAY?

You will find your accumulated hours year to date reflected on the right hand side of your weekly pay stub. Once you have reached the requisite number of hours, please submit a timesheet, which you have signed, clearly marked for vacation pay and separate from your regular timesheet for hours worked. Your vacation pay will be included in the next regularly scheduled payroll. The rate of pay for vacation will be the average of your regular hourly rate of pay from Cambridge over the month immediately preceding submission of your request for vacation pay.

Please be aware that we cannot carry over accumulated hours from one calendar year to the next, i.e. the total hours accumulated toward vacation pay revert to zero on January 1 of each year.

HEALTH INSURANCE REIMBURSEMENTS

To qualify for this benefit, you must have been paid for working an average of at least 25 hours per week for the two consecutive calendar months immediately preceding the first month for which you submit a reimbursement request. Once you qualify, and starting in the first month after the two qualification months, Cambridge will reimburse up to \$100 per month toward health insurance premiums you have paid (out of pocket) to insure yourself, spouse and/or dependents as long as you continue to receive pay for working a weekly average of 25 hours per month. Should you fail to work the requisite number of hours for two successive months, after having met the initial qualification criteria, you will need to re-qualify (as above).

If you are interested in exploring individual insurance, Snellings Walters Insurance Agency is available at (770) 508-3023 to provide information regarding individual insurance coverage through Kaiser Permanente. You do not have to use this insurance to qualify for the reimbursement, however we will require evidence of your payment for coverage before we will pay the reimbursement.

HOW WILL THIS WORK? At the end of each month for which you qualify (but no later than the 15th of the next succeeding month), you will need to provide us with a request for reimbursement as well as evidence of your payment for coverage for that month (in the form of an insurance company invoice and cancelled check copy, credit card entry, etc). We will include your reimbursement up to \$100 in your regular weekly paycheck on or before the 30th of the month.

EXAMPLE: If you meet the 25 hour per week criteria for the months of January, February and March, please submit your request for reimbursement and evidence of payment for March coverage no later than April 15th. You should receive your reimbursement of up to \$100 no later than April 30th.

Please note: The insurance coverage must be in your name, and we reserve the right to deny reimbursement should we deem at our sole discretion that the evidence of coverage and payment you have provided is insufficient. Your request for reimbursement for a given month and accompanying documentation must be received in our offices no later than the 15th of the month immediately following and we reserve the right to deny reimbursement against requests received later than this date.

401K SAVINGS PROGRAM

Cambridge is unique in offering a 401K program to flex-employees. Following are the program highlights.

Eligibility Requirements

All employees who have completed one year of service with 1000 hours and who are 21 years or older may join.

Entry Date

You may enter the Plan on January 1 or July 1 once you have satisfied the eligibility requirements.

Employee Salary Deferral Contributions

You may contribute from 2% to 15% of your pay each pay period. Your taxable income is reduced by the amount you save. These reduce your current federal, and in most cases, state income taxes. Your total salary deferral in 2005 may not be more than \$13,000. You may change your salary deferral savings amount quarterly. You may stop your contributions at any time.

Company Contributions

Cambridge matches a portion of your salary deferral contributions. Cambridge may make a year-end discretionary profit sharing contribution.

Investment Options

You may invest in any or all of the investment options available in the Plan.

Investment Changes

You may change your investment elections daily. You may transfer among the variable investment options on a daily basis.

Withdrawals

You may receive money from your account for the following events:

- Retirement - Age 65
- Death
- Disability
- Termination of employment - if the distribution is not directly rolled over to another qualified retirement plan or IRA, the IRS requires 20% federal tax withholding and a 10% IRS penalty may apply to the total distribution if you are under age 59 1/2.

*Please understand that these benefits are offered at the sole discretion of Cambridge and may be amended or discontinued at any time without advance notice. All reimbursements will be paid net of applicable withholding taxes.

PAY FOR PERFORMANCE BONUS

Cambridge is committed to delivering quality services through our team of dedicated temporary professionals. We want to recognize our employees who consistently perform well from our client's perspective. We are implementing a bonus program for our temporary employees to recognize our top performers!

The Pay For Performance Program

Based on our assessment of your performance, including the survey results from our clients, you will be eligible for a \$200.00 bonus every six months. To qualify, you must consistently perform well and work at least 520 hours for Cambridge during the six-month period (equivalent to half-time).

We know money is not everything but want to recognize our employees through a financial incentive for a job well done. Keep up the good work and look forward to a special treat every six months. . a day at the spa or how about those new golf clubs you have always wanted?

Bonus Potential - \$200.00 every six months

Criteria To Earn - Perform Quality Services

Work a minimum of 520 hours

Cambridge reserves the right to discontinue this incentive program at anytime.

LONG-TERM ASSIGNMENT BENEFIT PROGRAM

Cambridge Professional Group is now making available a benefit program for temporary employees who accept long term assignments. To qualify you must accept an assignment longer than six months in duration and work at least 32 hours per week. You will be eligible on the first day of the month following 30 days on assignment.

Cambridge will pay up to \$100.00 per month of the cost of these benefits and the employee will have the balance of these costs deducted from their paycheck.

You can choose to participate in the benefits listed below or stay on our traditional temporary benefit plan. Below is a list of benefits available and the associated cost*. Cambridge would pay \$100 towards the monthly costs, for example, the Guardian PPO, drug card and life insurance option would cost a single employee \$210.86 per month (\$310.86 - \$100.00).

Important Consideration In Selecting Your Health Plan Coverage:

An important consideration when evaluating this program is portability of your health coverage at the end of the assignment. This benefit program is not portable. This means at the end of your long term assignment you cannot take it with you and will have to either take COBRA or purchase another policy. If you elect COBRA you will have to pay the entire premium listed above. You should also think about the continuity of coverage, as many policies do not cover preexisting conditions. So, if you become ill with a long-term health condition and have to obtain a new policy, you may not be covered under your new health plan's preexisting conditions clause. For this reason individual policies that you take out directly with the insurance company may be better because you can take them with you no matter where you work.

*Benefits available, the plan features and costs are subject to change at anytime.

Benefit Plan Costs:

Major Medical	SingleEmp.+ Spouse	Emp.+Children	Family
Guardian PPO	\$310.86 \$530.39	\$495.78	\$915.33
Drug Card			
Life Insurance /ADD			

Dental	Single Emp. + Spouse	Emp+Children	Family
Guardian Dental	\$34.59 \$67.54	\$74.59	\$107.53

Vision	Single Emp. + Spouse	Emp.+Children	Family
Guardian Vision	\$8.53 \$14.05	\$14.33	\$22.68

On Line Resources

www.cambridgeprofessionals.com

Cambridge provides on-line resources to help you manage your career. Our web site has resources and information you may find helpful.

- You can set up /manage your profile on-line. (Ask your recruiter for log on credentials to your profile).
- Access help full information and articles on-line Job Seeker Resource page.
 - How To Ace A Behavioral Interview
 - 190 Interview Questions
 - It' A Question Of Value
 - The Art Of Salary Negotiations
 - Winning Interview Techniques
- Search our jobs on-line.
- Set up a job search agent inside your profile and our system will notify you if we receive a job you might be interested in.
- Our temporary employees can access the work and timesheet history with their on-line profiles.
- Access helpful web links on our Job Seeker Resource page.
 - Salary.com (how much are you worth?)
 - Cost Of Living Calculator
 - Helpful Relocation Web Sites

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