



SUMMARY OF EMPLOYEE BENEFITS

The Benefits Summary should not be construed as an implied contract to provide benefits. PATH reserves the right to amend, suspend, modify or cancel these benefits at any time for any reason at its sole discretion.

PATH provides an attractive benefits package to full time employees and, on a prorated basis, to part time employees working a minimum of 24 hours per week. Benefits include:

<input type="checkbox"/> Medical & Dental Insurance	<input type="checkbox"/> Long Term Disability Insurance	<input type="checkbox"/> Sick Leave & Temporary Disability
<input type="checkbox"/> Vision Service Plan (VSP)	<input type="checkbox"/> Long Term Care Insurance	<input type="checkbox"/> Transportation
<input type="checkbox"/> 125 Plan	<input type="checkbox"/> Benefits Buffet	<input type="checkbox"/> Travel Accident Insurance
<input type="checkbox"/> Retirement Plans	<input type="checkbox"/> Annual Leave	<input type="checkbox"/> Emergency Evacuation Insurance
<input type="checkbox"/> Group Life & AD&D Insurance	<input type="checkbox"/> Holidays	<input type="checkbox"/> Fitness Benefit

Medical & Dental Insurance

Coverage is provided for employees by PATH with two providers from which to choose. Dependent coverage may be purchased through payroll deduction. Coverage begins the first day of the month concurrent with or following date of hire. PATH pays to a maximum of \$625 per month toward the total medical and dental insurance premium for employee and covered family members combined.

Vision Service Plan (VSP)

Coverage for annual vision exam provided by PATH for employees and dependents enrolled in a PATH medical plan. Supplemental options available through payroll deductions for hardware coverage. Two year commitment required.

125 Plan

Plan provides employees an opportunity to fund eligible medical, dental, and dependent care expenses with before-tax dollars through salary reduction.

Retirement Plans

Plan provides benefits to employees or their beneficiaries upon retirement, death, or termination of employment. Participants may choose among several trust funds in which to invest the funds. Employees are eligible to participate on the first day of the month following completion of 3 months of service. Plans include:

Pension Plan: PATH contributes an amount equivalent to 8% of the employee's monthly salary into the pension plan. Upon termination of employment, employees are entitled to these funds based on the following vesting schedule: Service less than one year - none; at least one year - 20%; at least two years - 40%; at least three years - 60%; at least four years - 80%; at least five years - 100%.

401(k) Salary Reduction Plan: This plan provides employees the opportunity to contribute up to 50% of pre-tax salary. PATH will match the employee's contribution on a 1:1.5 basis. PATH's match will not exceed 4% of the employee's monthly salary (see table below). Upon termination, the employee is 100% vested in his/her portion of the contribution and only the employer's match is subject to a vesting schedule of one year.

Employee 401(k) contribution	PATH's 401(k) match
1%	.5%
2%	1%
3%	1.5%
4%	2%
5%	2.5%
6%	3%
7%	3.5%
8% and higher	4%

Group Life & AD&D Insurance

Provided to PATH employees. The benefit provides a payment of \$50,000 to the designated beneficiary in the event of death. The accidental death and dismemberment (AD&D) coverage provides an additional \$100,000 in the event of accidental death and schedule of benefits for dismemberment. Coverage begins the first of the month following date of hire.

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Long Term Disability Insurance

Provided to employees for income protection if they become disabled. Benefits will be paid the rate of 60% regular monthly earnings to a maximum of \$10,000 per month. Benefits are paid after three months of disability. Long-term disability coverage begins the first day of the month following date of hire. Supplemental coverage is available through payroll deduction to a maximum of 15% of regular monthly earnings. Supplemental coverage begins with open enrollment (Aug. 1 and Feb. 1) following date of hire.

Long Term Care Insurance

Provided at \$1,000 per month for in-home attendant care or \$2,000 per month for in-facility care. Benefits are paid after three months of disability. Coverage starts the first of the month following date of hire. Supplemental options are available through payroll deductions.

Benefits Buffet

Supplemental benefit options are available through payroll deduction. Benefit options include term life, accident and cancer insurance.

Annual Leave

Given to regular full time employees at the rate of 15 days per year for the first 12 months of employment and one additional day for each year of service thereafter to a maximum of 20 days per year. Employees may use annual leave after successful completion of the 3-month orientation period. A maximum of 30 days of annual leave may be accumulated at the end of any calendar year.

Holidays

Regular full time employees are paid for nine official and two personal holidays each year. Personal holidays increase with length of service to 3 on the fifth year, and 5 on the 10th year.

Sick Leave

Regular full time employees accrue one day per month. Unused hours may accumulate to a maximum of 90 days.

Transportation Subsidy

PATH provides free annual transit passes to all benefit-eligible employees located in Seattle, and a 50% reimbursement for costs of public transportation to and from work not covered by the annual pass. PATH provides a 50% reimbursement for costs of public transportation to and from work and 50% of office parking costs for all benefit-eligible employees located in the Washington, D.C., up to a combined maximum for both transportation and parking costs of \$65 per month per employee. Transit passes may be purchased through payroll deduction.

Travel Accident Insurance

Provided to employees, consultants, and members of the Board of Directors when they travel on approved PATH business. Individuals are insured for \$250,000 in the event of accidental death.

Emergency Evacuation Insurance

Provided for employees who travel internationally.

Fitness Benefit

PATH reimburses employees on fitness expenses up to \$25 a month. Fitness expenses are limited to gym fees, trainer dues, and fitness classes.