

BENEFIT	ELIGIBILITY
EMC Pension Plan	Full-time Part-time Per diem
	(Hired prior to 6/30/2006)

SUMMARY

EMC provides a Pension Plan at no cost to the employee. Vesting in the Plan occurs when an employee has completed 5 years of 1000 hours or more of service that count toward vesting.

Contact Human Resources at 760/837-8500 for details.

BENEFIT	ELIGIBILITY	WAITING PERIOD
403B Plan	Full-time Part-time Per diem	None (Employee Plan) 1 Year (EMC Matching Plan)

	The 403B Program provides you with a way of supplementing your retirement benefits while reducing your taxable income.
SUMMARY	For employees hired prior to 6/30/2006: EMC matches your contribution up to 6% of your gross pay at .25 for every dollar you contribute (1-5 years of service) and at .50 for every dollar you contribute 5+ years of service). You may invest in fixed or variable annuity funds.
	For employees hired after 7/1/2006: EMC matches your contribution dollar for dollar up to 5% of your gross pay. There is a 5 year vesting schedule. You may invest in fixed or variable annuity funds.
	Contact Lincoln Financial Group at 619/543-9995 for details.