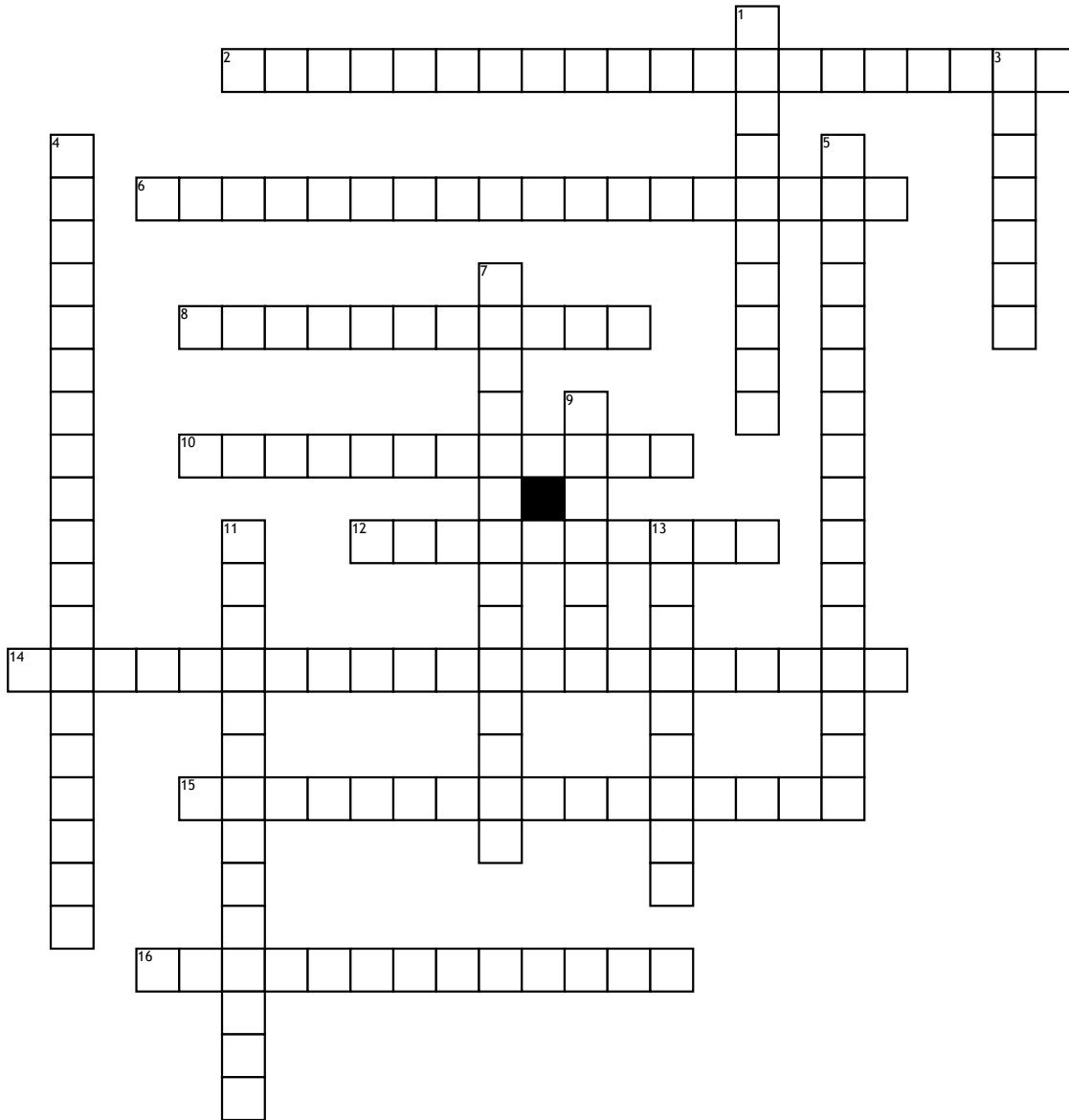


Employee Benefits 5.3-5.4



Across

2. COVERAGE THAT YOU PURCHASE ON YOUR OWN, ON AN INDIVIDUAL OR FAMILY BASIS, AS OPPOSED TO OBTAINING THROUGH AN EMPLOYER.

6. AN EMPLOYEE-OWNER PROGRAM THAT PROVIDES A COMPANY'S WORKFORCE WITH AN OWNERSHIP INTEREST IN THE COMPANY. IN AN ESOP, COMPANIES PROVIDE THEIR EMPLOYEES WITH STOCK OWNERSHIP, OFTEN AT NO UPFRONT COST TO THE EMPLOYEES.

8. A POLICY IN SOME EMPLOYEE HANDBOOKS THAT PROVIDES A BANK OF HOURS IN WHICH THE EMPLOYER POOLS SICK DAYS, VACATION DAYS, AND PERSONAL DAYS THAT ALLOWS EMPLOYEES TO USE AS THE NEED OR DESIRE ARISES.

10. A TYPE OF WORKER WHO IS PAYED FOR EACH TIME THE EMPLOYEE PRODUCES

12. A METHOD OF PAYMENT WHERE AN EMPLOYEE RECEIVES A PERCENTAGE OF THE AMOUNT OF SALES PRODUCED BY THAT EMPLOYEE.

14. PAYMENT MADE BY THE GOVERNMENT TO AN UNEMPLOYED PERSON

15. AN EMPLOYEE FRINGE BENEFIT PROVIDED BY AN EMPLOYER THAT ALLOWS EMPLOYEES TO BE ABSENT FROM WORK WITH PAY. OFTEN THE NUMBER OF PAID VACATION DAYS ALLOWED IS BASED ON THE NUMBER OF YEARS OF EMPLOYMENT.

16. THE SET AMOUNT OF MONEY THAT A WORKER RECEIVES FOR EACH ITEM THE INDIVIDUAL PRODUCES.

Down

1. A ONE-YEAR TIME SPAN CONSISTING OF THE LAST FOUR OUT OF THE MOST RECENT FIVE CALENDAR QUARTERS WORKED BEFORE FILING YOUR CLAIM.

3. MONEY THAT EMPLOYEES OR OTHERS RECEIVE BASED ON SALES, FOR EXAMPLE, AN AUTHOR OR MUSICIAN.

4. A FORM OF INSURANCE PROVIDING WAGE REPLACEMENT AND MEDICAL BENEFITS TO EMPLOYEES INJURED IN THE COURSE OF EMPLOYMENT IN EXCHANGE FOR MANDATORY RELINQUISHMENT OF THE EMPLOYEE'S RIGHT TO SUE THEIR EMPLOYER FOR THE TORT OF NEGLIGENCE.

5. 12 WEEKS OF UNPAID LEAVE PER YEAR FROM A JOB FOR THE BIRTH OR ADOPTION OF A CHILD; FOR THE CARE OF A SERIOUSLY ILL CHILD, SPOUSE, OR PARENT; OR FOR A SERIOUS ILLNESS AFFECTING THE EMPLOYEE.

7. DEFINED BENEFIT PENSION PLAN IS A TYPE OF PENSION PLAN IN WHICH AN EMPLOYER/SPONSOR PROMISES A SPECIFIED PENSION PAYMENT, LUMP-SUM (OR COMBINATION THEREOF) ON RETIREMENT THAT IS PREDETERMINED BY A FORMULA BASED ON THE EMPLOYEE'S EARNINGS HISTORY, TENURE OF SERVICE AND AGE, RATHER THAN DEPENDING DIRECTLY ON INDIVIDUAL

9. A REGULAR PAYMENT MADE DURING A PERSON'S RETIREMENT FROM AN INVESTMENT FUND TO WHICH THAT PERSON OR THEIR EMPLOYER HAS CONTRIBUTED DURING THEIR WORKING LIFE.

11. 12 WEEKS OF UNPAID LEAVE PER YEAR FROM A JOB FOR THE BIRTH OR ADOPTION OF A CHILD; FOR THE CARE OF A SERIOUSLY ILL CHILD

13. A PRACTICE OR ARRANGEMENT BY WHICH A COMPANY OR GOVERNMENT AGENCY PROVIDES A GUARANTEE OF COMPENSATION FOR SPECIFIED LOSS, DAMAGE, ILLNESS, OR DEATH IN RETURN FOR PAYMENT OF A PREMIUM.