

YOUR BENEFITS YOUR CHOICE

2012 Benefit Plan Overview

- Medical Plan, including prescription drug coverage
- Dental Plan
- Vision Plan
- Employee Life and Accidental Death and Dismemberment Insurance
- Spouse and Child Life Insurance
- Flexible Spending Accounts (FSA) for Medical Expense and Dependent Care reimbursement
- Short-Term Disability (Weekly Income) Insurance
- Long-Term Disability Insurance
- Retirement Savings Plan “401(k)”

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Medical Plan *2012 plan features*

Basic Plan

- \$1,500 Individual Deductible
- \$3,000 Family Deductible
- \$30 general office co-pay
- \$60 specialist co-pay
- 10% generic drug cost
- 40% brand drug cost

Monthly Premiums

No monthly premiums
100% company paid

Plus Plan

- \$300 Individual Deductible
- \$600 Family Deductible
- \$20 general office co-pay
- \$40 specialist co-pay
- 10% generic drug cost
- 20% brand drug cost
- Healthy Living benefits include annual wellness exams, standard immunizations and age/gender appropriate screenings.

Monthly Premiums

Employee Only	\$78
Employee + Child(ren)	\$148
Employee + Spouse	\$200
Family	\$262

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Dental Plan *2012 plan features*

Basic Plan

- \$150 Individual Deductible
- \$500 Family Deductible
- \$1,500 annual maximum benefit
- 70% co-insurance
 - Preventative services (deductible waived)
 - Basic
 - Major

Monthly Premiums

No monthly premiums
100% company paid

Plus Plan

- \$75 Individual Deductible
- \$250 Family Deductible
- \$1,500 annual maximum benefit
- 70% co-insurance
 - Preventative services (deductible waived)
 - Basic Services
 - Major Service
- \$1,500 lifetime maximum orthodontia benefit for dependent children

Monthly Premiums

Employee Only	\$5
Employee + Child(ren)	\$8
Employee + Spouse	\$10
Family	\$14

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Vision Care Plan *2012 plan features*

- \$10 exam co-pay (every 12 month)
- \$25 co-pay for standard Single, Bifocal and Trifocal plastic lenses (every 12 months)
- \$120 allowance for frames (every 24 months)
- \$135 allowance for Conventional and Disposable contact lenses (every 12 months)

Discounts available for:

- LASIK and PRK Vision Correction Procedures
- Additional eyeglass and conventional contact lenses purchases over the funded benefit

Monthly Premiums

Employee	\$6.28
Employee + Child(ren)	\$12.56
Employee + Spouse	\$11.92
Family	\$18.48

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Flexible Spending Accounts *2012 plan features*

Medical Expense

- Defer up to \$3,600 in pre-tax payroll funding
- Automatic reimbursement for qualified claims administered under group medical, pharmacy and dental plans

Dependent Care

- Defer up to \$5,000 in pre-tax payroll funding
- Covers dependent children up to age 13
- Covers spouse or other qualified tax-dependent

YOUR BENEFITS YOUR CHOICE

Life and AD&D Insurance

2012 plan features

Employee Life and AD&D

- Basic coverage equal to annualized base earnings
- Buy-up option available in 1, 2 or 3 times annualized earnings
- \$400,000 guarantee issue
- \$500,000 maximum coverage

Monthly Premiums

No monthly premiums for Basic coverage,
100% company paid

\$.29 per \$1,000 for optional Employee buy-up
coverage

Dependent Life Insurance

- Optional Spouse Life coverage
 - Coverage equal to ½ of employee's annualized base earnings
- Optional Dependent Child coverage
 - \$5,000 or \$10,000 options available

Monthly Premiums

\$.21 per \$1,000 for optional life
coverage

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Disability Insurance *2012 plan features*

Short-Term Disability for Hourly Employees

Fully insured policy providing income protection for those who experience wage losses due to medically supported absences.

- Benefit equal to 66 2/3% of weekly base earnings
- Benefit maximum of \$750.00 per week
- Maximum benefit period of 26 weeks

Monthly Premiums

\$.44 per \$10 of weekly benefit amount for office/clerical employees

\$.63 per \$10 of weekly benefit amount for non-office employees

Long Term Disability

Fully insured policy providing income protection for those who experience wage losses due to medically supported long-term absences.

- Benefit equal to 60% of monthly base earnings
- Benefit maximum of \$5,000 per month

Monthly Premiums

No monthly premiums, 100% company-paid



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Retirement Savings Plan

2012 plan features

- Defer between 1 - 70%
- Employee deferral options:
 - Roth 401k: post-tax contributions
 - Traditional 401k: pre-tax contributions
- Over 20 different fund choices

Employer-Company Match Schedule

1 st %	=	100%
2 nd %	=	100%
3 rd %	=	100%
4 th %	=	100%
5 th %	=	50%
6 th %	=	50%

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Vacation Plan *paid-time off*

Vacation time is designed to provide paid-time off for periods of scheduled time. Vacation time is credited to each employee on January 1st based upon their length of service completed as of December 31st of the preceding year.

1st partial year

- If hired on or before June 30th, will receive 5 days or 40 hours to be taken by the end of the current year.
- If hired on or after July 1st, will receive 5 days or 40 hours to be taken after January 1st of the following year.

Years of Service (as of December 31st)	Vacation Benefit (Days/Hours)
Less than 1	5 days or 40 hours
1 – 5 years	10 days or 80 hours
5 – 10 years	15 days or 120 hours
10 – 20 years	20 days or 160 hours
20+ years	25 days or 200 hours

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Holidays

2012 corporate observance schedule

- New Year's Day – Monday, January 2, 2012
- Good Friday – Friday, April 6, 2012
- Memorial Day – Monday, May 28, 2012
- Independence Day – Wednesday, July 4, 2012
- Labor Day – Monday, September 3, 2012
- Thanksgiving Day – Thursday, November 22, 2012
- Day after Thanksgiving – Friday, November 23, 2012
- Christmas Eve – Monday, December 24, 2012
- Christmas Day – Tuesday, December 25, 2012
- New Year's Eve – Monday, December 31, 2012
- New Year's Day – Tuesday, January 1, 2013