2009-2010
Benefits Summary

Medical Insurance – choice of:

- Blue Shield Spectrum PPO
  - $250 yearly deductible for Individual
  - $500 yearly deductible for Family
  - $10 office visits In Network
  - 70% after deductible Out of Network
- Blue Shield Access+ HMO
  - $10 office visits
  - $30 office visits (non-physician referred)

Prescription Drugs

- Blue Shield PPO

	30 day retail / 90 day retail
- Generic	$10 copay / $30 copay
- Brand	$20 copay / $40 copay
- Non-Formulary	$35 copay / $70 copay

- Blue Shield HMO

	30 day retail / 90 day retail
- Generic	$10 copay / $20 copay
- Brand	$20 copay / $40 copay

Dental

- Provided by Aetna
  - Limited to 1 exam/6 months
  - 100% Preventive
  - 60% Major restorative

Vision

- VSP for Blue Shield Enrollees
  - Exam every 12 months, $25 co-pay
  - Lenses every 12 months
  - Frames every 24 months

Associates Monthly Contributions Rates

Effective 8/1/09-7/31/10

	Associate	Associate +Spouse	Associate +Children	Associate +Family
Blue Shield/HMO	$95.93	$190.97	$172.81	$285.98
Blue Shield/PPO	$102.15	$203.50	$184.11	$302.68
Aetna Dental	$9.95	$20.05	$22.97	$33.06

Dependent Life Insurance

- Provided by Mutual of Omaha
  - $5,000 for spouse
  - $2,500 for child 6 months to 19 years

Tuition Reimbursement

- $5,000 per fiscal year

401k Plan

- Provided by Principal Financial Group
- 5 year vesting
- Employer matching is 50% of 6% of salary per pay period

Fitness Reimbursement

- Up to $300 towards the associate's health club membership
- Up to $150 towards any exercise/fitness equipment. Examples included but not limited to: stationary bikes, bikes, rackets, golf clubs, jogging shoes.
- This list EXCLUDES exercise apparel.
- Subject to annual approval.

Section 125 Flexible Spending Plan

- Provided by CBiz
  - Health Care Spending Account
    - $5,000 max
  - Dependent Care Spending Account
    - $5,000 max
  - Premium Payment Plan
    - allows you to use tax-free dollars to pay the employee portion of employer-sponsored insurance premiums.

Short Term Disability (out of California state)

- Provided by Mutual of Omaha
  - 55% of weekly earnings
  - Maximum of $602 weekly

Long Term Disability

- Provided by Mutual of Omaha
  - 60% of monthly earnings
  - Maximum of $10,000 per month

Holidays

- A&D provides up to ten (10) holidays per year.

Sick Time

- A&D provides up to ten (10) days per year (accrued monthly).

Vacation

• 0-3 months	none
• 4 months – 3 years	10 days
• 4 years – 5 years	12 days
• 6 years – 8 years	15 days
• 9 years – 10 years	18 days
• 11 years – 15 years	20 days
• 16+ years	25 days

Life Insurance

- Provided by Mutual of Omaha
  - 2 times your annual base salary (max of $400,00)

This page is a summary only. It is not intended to replace the Summary Plan Description which describes in greater detail the complete provisions of each plan. Final interpretation of any provision of any plan is governed by the legal documents. See appropriate policy & procedure for further details.

Last Revised on 7/14/2009