

LOGO

A quick look at the benefits offered to you

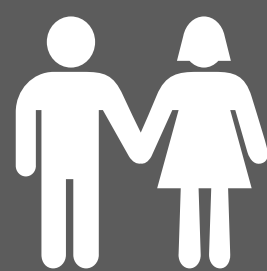
WE'VE GOT YOU COVERED

2016

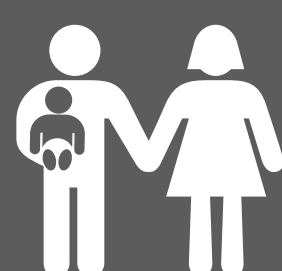
WE WANT YOU TO BE HAPPY, HEALTHY, AND TAKEN CARE OF. WHICH IS WHY WE OFFER THESE BENEFITS TO YOU AND YOUR FAMILY.

To qualify for benefits, you have to be a full time employee working more than 30 hours per week

IF YOU'RE ELIGIBLE, YOU CAN CHOOSE TO COVER YOURSELF AS WELL AS:



Spouse



Spouse + 1



Family

THE BENEFITS OFFERED TO YOU ARE:

**MEDICAL | DENTAL | VISION | HEALTH SAVINGS ACCOUNT
LIFE INSURANCE | 401K | SHORT TERM DISABILITY
LONG TERM DISABILITY**

PLEASE CONTACT OUR HUMAN RESOURCES DEPARTMENT FOR MORE DETAILS ON YOUR PLAN INFORMATION. THIS IS AN OVERVIEW AND DOES NOT SERVE AS YOUR OFFICIAL PLAN DOCUMENTS, OPTIONS AND PRICING MAY HAVE CHANGED. WE ARE NOT RESPONSIBLE FOR INACCURATE OR MISLEADING INFORMATION.

MEDICAL CARE

Medical care is offered from a large network of doctors and hospitals at a discounted rate. Choose "In Network" providers for the best benefits at a lower cost. You can also shop "Out of Network" providers as well. The Medical plan chart below highlights the differences between both Networks.

MEDICAL COMPANY

Policy Effective Date: 3/1/2013-3/1/2014

PLAN ATTRIBUTES	OPTION 1	
	In Network	Out Network
* Deductible:	\$1,200 Individual \$3,600 Family	\$1,200 Individual \$3,600 Family
Plan Pays / You Pay (Coinsurance)	80% / 20%	80% / 20%
* Out-of-Pocket Max:	\$2,500 Individual \$5,000 Family	\$2,500 Individual \$5,000 Family
Physician Office Visit:	\$30 Copay	\$30 Copay
Specialist Office Visit:	\$50 Copay	\$50 Copay
Inpatient Hospital:	80% After deductible	80% After deductible
Outpatient Hospital:	80% After deductible	80% After deductible
Emergency Room:	80% After deductible	80% After deductible
Urgent Care:	80% After deductible	80% After deductible
PRESCRIPTIONS		
Rx Deductible:	\$30 Copay	\$30 Copay
Generic Brand:	\$50 Copay	\$50 Copay
Formulary Brand:	80% After deductible	80% After deductible
Non-Formulary Brand:	\$30 Copay	\$30 Copay
Specialty:	\$50 Copay	\$50 Copay
Mail Order:	80% After deductible	80% After deductible
WHAT YOU PAY PER/PAYHECK		
Employee Only:	\$1.00	
Employee + Spouse:	\$2.00	
Employee + Child(ren):	\$3.00	
Family:	\$4.00	

*Calendar Year

DENTAL AND VISION CARE

Dental care is important for you and your family, which is why our Company makes sure you are covered with an extensive network.

Vision coverage is offered to help you and your family pay for routine care.

DENTAL COMPANY

Policy Effective Date: 3/1/2013-3/1/2014

PLAN ATTRIBUTES	OPTION 1	
	In Network	Out Network
* Deductible:	\$0	\$50
* Maximum Benefit:	\$0	1,000
Preventive Care:	0%	0
Basic Services:	20%	30%
Major Services:	50%	75%
Orthodontic Treatment:	50%	75%
Orthodontic Lifetime Maximum:	\$0	0
Waiting Periods:	0	0

WHAT YOU PAY PER/PAYHECK

Employee Only:	\$1.00
Employee + Spouse:	\$2.00
Employee + Child(ren):	\$3.00
Family:	\$4.00

VISION COMPANY

Policy Effective Date: 3/1/2013-3/1/2014

PLAN ATTRIBUTES	OPTION 1	
	In Network	Out Network
Eye Exam:	\$0	\$20
Prescription Glasses:	\$0	\$20
Frames:	0%	\$40
Contact Lenses:	20%	40%

WHAT YOU PAY PER/PAYHECK

Employee Only:	\$1.00
Employee + Spouse:	\$2.00
Employee + Child(ren):	\$3.00
Family:	\$4.00

401K

You can make salary deferral contributions on a post-tax and/or pre-tax basis to this plan sponsored by our company. You can save and invest part of your paycheck before taxes are taken out. Taxes are not paid until the money is withdrawn from the account.

HEALTH SAVINGS ACCOUNT (HSA)

What is an HSA?

Health Savings Accounts allow you to pay for qualified out-of-pocket medical expenses using your pre-tax dollars. This money belongs to you, not our company or the insurance company. You must purchase a High Deductible Health Plan (HDHP) in order to take advantage of this tax deferred savings benefit.

How do you benefit?

HSAs provide you with an account where you can control your medical expenses. There are several advantages:

- Pre-tax dollars can be used for medical expenses
- You control your healthcare decisions
- Funds can be left in the HSA
- Your account is yours, and stays with you even if you change employers
- After 65 years of age, you can withdraw your funds and they are only taxed as ordinary income

LIFE INSURANCE

Insurance cover that serves two major purposes: (1) to substitute for the insured's income if he or she dies, and (2) to qualify the insured for favorable tax treatment. The policy holders buy insurance cover from an insurance company, and pay specific periodic amounts (premiums) for the term (duration or life) of the policy. If the insured dies before the this term is completed, a guaranteed sum (the face amount of the policy) is paid to one or more named beneficiaries. If the insured survives the term then, depending on the type of the policy, he or she may receive the full or a part of the face amount of the policy.

WHAT'S IT ALL MEAN?

Here are some helpful terms and definitions to understand your benefits:

Deductible - The total amount you will have to pay before insurance makes payments on your behalf.

Coinurance - When you file a claim, the cost will be split by a percentage between you and the insurance company. For example, you pay 20% and the insurance company pays 80%.

Premium - Your total monthly cost for the benefits you enroll in each month.

Out of Pocket Max - The maximum amount you will pay before insurance pays 100%

Co-pay - A fixed payment for a covered service, paid when an individual receives service.

In Network - The Network of doctors that participate in your benefits plan who have agreed to discounted rates.

Out Network - Any doctor of your choice that does not participate in your benefits plan. Your benefits will not be as good at these doctors.

SHORT TERM DISABILITY

Short term disability (STD) insurance pays a percentage of your salary if you become temporarily disabled, and you are unable to work due to sickness or injury not related to your job. A short term disability policy can provide you with 40 to 70 percent of your pre-disability base salary. When an illness or injury prevents you from working, you can apply for this benefit by speaking to our Human Resources Department.

You may need to provide evidence from your doctor that explains your condition and estimates how long you'll be gone from your job. There will be a waiting period between the date you leave work and the date when you actually receive your benefits. Our Company may require that you use some or all of your sick days before the policy begins to pay. Once the waiting period is over, you will generally receive a set percentage of the wages you received before you were disabled.

For example, if you were paid \$1000 per week, and your policy pays 60% of pre-disability earnings, you'll get a benefit of \$600 per week. Short term policies generally last between 9 and 52 weeks, after which time your benefit will end. You may then have the option of moving to a Long Term Disability policy.

LONG TERM DISABILITY

Long term disability insurance (LTD) is an insurance policy that protects an employee from loss of income in the event that he or she is unable to work due to illness, injury, or accident for a long period of time. Long term disability insurance does not provide insurance for work-related accidents or injuries that are covered by workers' compensation insurance.

Long term disability insurance ensures that an employee will still receive a percentage of their income if they cannot work due to sickness or a disabling injury. Long term disability insurance (LTD) begins to assist the employee when short term disability insurance (STD) benefits end.