



2010 STANDARD BENEFITS SUMMARY Non SCA

MEDICAL

Eligible employees may choose to participate in one of the three plans offered through Anthem BC/BS as outlined below. Please see the full plan summaries for additional information on each plan.

<u>Service</u>	<u>KEY 10</u>	<u>HSA 66*</u>	<u>HSA 68*</u>
<u>IN-NETWORK</u>			
Co-Pay	\$10.00	\$0.00	\$0.00
Specialist Co-Pay	\$20.00	\$0.00	\$0.00
Hospital Co-Pay	\$200.00	\$0.00	\$0.00
Co-Insurance Pays (after deductible)	100%	100%	100%
Well Baby	100%	100%	100%
Preventative	100%	100%	100%
Annual Deductible	\$0	\$1500 / \$3000	\$5000 / \$10000
Out of Pocket Maximums	\$1000 / \$2000	\$2500 / \$5000	\$5800 / \$11600
<u>OUT-OF-NETWORK*</u>			
Co-Insurance Pays	80%	70%	70%
Annual Deductible	\$200	\$1500 / \$3000	\$5000 / \$10000
Prescription Drugs	Tier 1 Tier 2 Tier 3	\$ 10 \$20 \$>\$35 or 30%	\$10 \$30 \$50 or 20% (after deductible)
Mail Order RX (90-day supply)	Tier 1 Tier 2 Tier 3	\$ 20 \$40 \$>70 or 20%	\$10 \$60 \$150 or 20% (after deductible)

*Health Savings Account option and Gift Card Rewards available

DENTAL

We offer two dental plans through Guardian to eligible employees. Details of the plans include:

<u>Service</u>	<u>BASIC</u>	<u>BASIC PLUS BUY UP</u>
TYPE 1 – Preventative & Diagnostic Cleanings, oral examinations, x-rays	100%	100%
TYPE 2 – Basic Filings, root canals, extractions, peridontics	90% In-Network 80% Out-of-Network*	90% In-Network 80% Out-of-Network*
TYPE 3 – Major Inlays, crowns, bridges, dentures	60% In-Network 50% Out-of-Network*	60% In-Network 50% Out-of-Network*
TYPE 4 – Orthodontia (up to age 18)	50%	50%
Deductible (Individual/Family) for Types 2 & 3	\$50/\$150	\$50/\$150
Calendar Year Maximum per person for Types 1, 2 & 3	\$1500	\$2000
Orthodontia Lifetime Maximum (up to age 18)	\$1000	\$1500

Dependents who are full-time students are covered up to age 26 with proof of full-time student status.

VISION

Vision coverage is available through VSP. Coverage includes:

- Annual routine eye exam covered in full
- Annual contact lens fitting covered up to \$130 (Covered in full when medically necessary)
- Most types of lenses covered in full when using the VSP Vision Network
- Frames covered up to \$120
- Contact lenses covered up to \$130 (Covered in full when medically necessary)
- Up to 15% off Laser Vision Corrective Surgery within the VSP Vision Laser Surgery Network

COBRA

If you lose your eligibility for medical, dental and vision benefits under specified circumstances (for example, you leave our employment or your hours are reduced), the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) allows you to continue to receive health care coverage at your expense. You and your dependents can receive COBRA benefits for up to 18, 29 or 36 months depending on the circumstances.

FLEXIBLE SPENDING

The flexible spending accounts (FSA) allow you to set aside a portion of your pay through pre-tax payroll deductions to reimburse yourself for out of pocket health care and dependent care expenses. Receipts should be submitted to Guardian for reimbursement.

Flexible Spending Health Care* - You may contribute up to \$2,000 annually with a minimum annual contribution of \$240.00. Please note that if you are enrolled in the HSA 66 or HSA 68 plans, you may not contribute to the health care flexible spending account.

Flexible Spending Dependent Care - You may contribute up to \$5,000 annually (\$2,500 if married, filing a separate tax return) with a minimum annual contribution of \$240.

If you are enrolled in the HSA 66 or HSA 68 medical plan, you may not contribute to the Flexible Spending Account.

PERSONAL TIME OFF

Regular full-time employees accrue Personal Time Off (PTO) based upon the date of hire and is earned in accordance with the following accrual schedule when an employee is in active pay status:

Start date thru 5 TH Year	15 Days (120 Hours)	5.00 hours per pay period
6 th Year and beyond	20 Days (160 Hours)	6.67 hours per pay period

A maximum of 40 hours may be carried over to the following calendar year. Should employment end with THI whether voluntary or involuntary a maximum of 24 PTO hours will be paid out on the final check.

HOLIDAY LEAVE

Ten standard Federal holidays are observed each calendar year.

New Year's Day	Friday, January 1
Martin Luther King's Birthday	Monday, January 18
President's Day	Monday, February 15
Memorial Day	Monday, May 31
Independence Day	Friday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veterans Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Day	Friday, December 24

LIFE AND AD&D INSURANCE

We provide each eligible employee a Life Insurance and AD&D (Accidental Death and Dismemberment) policy equal to their annual salary, up to \$200,000.

VOLUNTARY LIFE INSURANCE

Employees also have the option to purchase additional Life Insurance through our Voluntary Life Insurance Program through Guardian. Employees may elect additional insurance up to \$500,000 (in \$10,000 increments) with a minimum election of \$20,000. Employees may also elect coverage for their spouse in a flat amount of 50% of the employee's elected coverage. A child coverage policy is also available. This policy through Guardian is 100% employee paid.

SHORT-TERM & LONG-TERM DISABILITY

Short-term disability insurance coverage replaces 60% of your gross weekly salary up to a maximum benefit of \$1,500 per week for 11 weeks after a 14 day waiting period in the event of injury or illness. Coverage provided through Guardian at no cost to the employee.

Long-term disability insurance replaces part of your income should you be on disability more than 90 days. The plan pays 60% of your gross monthly salary up to a maximum benefit of \$10,000 per month until you return to work or reach the age of 65. Coverage is provided through Guardian at no cost to the employee.

LONG-TERM CARE

Long-term care insurance through UNUM pays for Facility and Professional Home Care after a once per lifetime waiting period of 90 days and includes a maximum benefit duration of 6 years. The basic plan covers employees and is 100% employer paid. Employees may purchase additional coverage to include family members such as spouse, children and/or parents at an additional cost.

LTC Facility benefit	up to \$3,000 per month
Assisted Living Facility Benefit	up to \$3,000 per month
LTC Home Care	up to \$3,000 per month

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) through Guardian is available at no cost to the employee. It includes unlimited half-hour consultations with attorneys and financial experts as well as unlimited short-term consultations and resources for personal and/or work issues. Online access to resources for Child care, elder care, consumer education, pet care, recreational activities and more. Discounted fees are available for retaining attorneys for further service.

401(k)

All employees are eligible to participate in our 401(k) plan effective their date of hire after completing one hour of employment service. Participants must be 21 years of age or older. Employees may contribute between 1% and 90% of their eligible pay on a pre-tax basis up to the IRS guidelines. Contributions are made through payroll deductions. Investment administration is handled by Principal (www.principal.com). Employees may contribute a maximum of \$16,500.00 in 2010. Employees at least 50 years old may contribute an additional \$5,500.00 catch-up contribution for a total of \$22,000.

THI provides a discretionary match at the end of every plan year. Employer match amounts will be vested using a 4 year vesting schedule where an employee will be 25% vested after their 1st year of service and 100% vested after their 4th year of service.

EDUCATIONAL REIMBURSEMENT

Eligible employees may receive reimbursement of up to 50% of their educational expenses to a maximum lifetime benefit of \$2,000 after one year of employment. Expenses include: tuition and enrollment fees, as well as textbooks cost. Requests must be pre-approved prior to the start of the class.

REFERRAL BONUS

Employee referrals which result in filling a non-incumbent position are eligible for a bonus of up to up to \$500 depending on the position and years of experience of the candidate. The bonus will be paid after successful completion of 3 months of full-time service. Both the referring employee and the referred employee must be a current employee for the referring employee to receive the award. All referral awards are subject to applicable federal, state, and local taxes.

Human Resources, THI Officers and other personnel responsible for making hiring decisions are not eligible for a referral bonus.

RECOGNITION AND AWARDS

To recognize Employees for exceptional achievements, performance, client recognition, extra effort or business results THI has developed an Awards and Recognition Program. Employee's can be nominated by fellow employees, managers, or customers. There are multiple levels of recognition tailored to account for the significance of the achievement. Award amounts can range from \$0 to \$500 and will be paid on the Employee's next payroll check. All awards are subject to applicable federal, state, and local taxes.

For additional information, please contact your Human Resources Representative.

**Services received from Non-Network providers are subject to Reasonable and Customary (R&C) Guidelines which means that Anthem will pay their percentage based on Reasonable and Customary Guidelines for that particular procedure. Any amount over the R&C, the patient is responsible to pay.*

Unless otherwise noted, benefits are available to all full-time employees and benefits are effective on the employee's date of hire.

This summary is for illustrative purposes only and is not a legal document. Please refer to the current Summary Plan Description and plan documents for specific information regarding these plans. This benefit plan is subject to change with or without notice