



Benefits Reference for Hourly/Daily Employees

SECTION 125-CAFETERIA PLAN - This plan allows the employee to pay for qualified insurance premiums on a "PRE-TAX" basis. Employees are eligible after 30 days of service and must wait until the 1st of the next month. (i.e. start on 8/14, they will not be effective for insurance until 10/1).

1. HEALTH INSURANCE: (rates are effective 7/1/09)

BlueCross BlueShield PPO Network

- \$20.00 co-payment on general office and Preventive care visits
- \$40.00 co-payment on specialist visits (including OB-GYN visits)
- \$1,000 deductible/single, \$2,000 Family
- 80/20 coverage for in network, 60/40 coverage for out of network
- Out of pocket maximums: \$1,500/single \$3,000/family
- \$10 for generic/\$30 for preferred/\$50 non-preferred prescriptions

Full-time, Hourly/Daily employees may purchase these benefits by paying the full monthly premium.

Employee	\$214.02	Employee + Children	\$388.94
Employee + Spouse	\$458.64	Family	\$620.14

2. DENTAL INSURANCE: Eastern Life & Health Insurance Company

Dental coverage includes 100% coverage on preventive care with no deductible. Basic care is subject to a \$50.00 annual deductible. Employees are free to use any dentist of their choice.

Full-time, Hourly/Daily employees may purchase this benefit by paying the full monthly premium.

Employee	\$23.81	Family (Employee +)	\$64.91
----------	---------	---------------------	---------

Vision Discount Program (Available to Dental Plan Participants)

Vision Access program provides discounts on exams and eyewear through a VSP Network doctor. This is not insurance. Members must pay the entire discounted charge directly to the provider.

Flexible Spending Accounts (Medical Reimbursement & Dependent Reimbursement)

The Flexible Spending Account (FSA) is an employee funded account used to pay the cost of medical expenses not reimbursed by the health plan and dependent care expenses. The maximum contribution to the Medical Reimbursement account is \$1,500.00 per year. Maximum for Dependent Care is \$5,000.00 per year.

3. SUPPLEMENTAL TERM LIFE: (Post-Tax)

This coverage may be purchased in increments of \$10,000. The first \$50,000 of coverage is guaranteed issue. Additional coverage may be purchased for a spouse and/or dependents.

4. SUPPLEMENTAL UNIVERSAL LIFE: (Post-Tax)

Available for purchase by eligible employees with fixed rates for life varying by amount and type of coverage. Additional coverage may be purchased for a spouse and/or dependents.

5. CANCER COVERAGE: (Pre-Tax)

Available for purchase by eligible employees with rates based on type of coverage. Additional coverage may be purchased for a spouse and/or dependents.

401(k) RETIREMENT PLAN:

Employees may have the opportunity to participate in our company's 401(k) Retirement Plan after three (3) months of service. An employee may contribute up to the federal maximum (\$16,500 for 2009) into their 401K plan. SYSTEMTEC matches 50% of the first 5% of an employee's salary that is contributed to the plan. This plan is subject to a 5-year vesting schedule.

REFERRAL FEES

Any employee that refers a consultant to the company that is subsequently hired will receive a bonus of \$1,000.00. Referrals by non-employees are compensated at an amount equal to \$500.

TARGET HOURS BONUS:

Any employee that works all of the target work hours in a quarter will receive a \$100.00 bonus.

Revised: July 15, 2009

Revised: April 8, 2008