

Driesenga & Associates, Inc. - Benefits Summary (2010)

Benefit	Description	Eligibility	<u>Cost Per Pay Period</u> (biweekly)
Health Insurance	<p>PPO or PPO w/ Health Savings Account (HSA) – Priority Health www.PriorityHealth.com Choice of plan designs to fit your needs: Effective 1st of month following DOH</p> <ul style="list-style-type: none"> • <u>PPO w/ HSA</u> - \$2,000/\$4,000 deductible with 80% co-insurance to maximum out of pocket of \$4,000/\$8,000 • H.S.A. contribution by D&A of \$40/month for Employee Only Coverage • <u>PPO</u> - \$500/\$1,000 deductible with 80% co-insurance to maximum out of pocket of \$2,000/\$4,000 • Office visit co-pays - \$20 - GP / \$35 - Specialist; Prescription co-pays - \$10 / \$40 (Closed Formulary) 	FT	<p><u>PPO w/ HSA - \$2,000/\$4,000</u> Employee - \$0.00 Employee + 1 - \$41.33 Family - \$49.60</p> <p><u>PPO - \$500/\$1,000</u> Employee - \$22.74 Employee + 1 - \$134.04 Family - \$160.85</p>
Dental Insurance	<p>Service provided by Companion - \$100 Lifetime Deductible (Per Family Member) - Effective 1st of month following DOH</p> <ul style="list-style-type: none"> • Preventative Care Office Visits - 100% • Restorative (fillings, root canals) - 80% there after • Major (Bridges, crowns, dentures) - 50% there after (after first year) • See www.CompanionLife.com for network participants 	FT	<p>Single - \$13.32 Employee + 1 - \$25.62 Family - \$42.86</p>
Vision Insurance	<p>Service provided by Companion – Effective 1st of month following DOH</p> <ul style="list-style-type: none"> • Exams and Lenses (Every 12 months) – 100% • Materials (Frames every 24 months) – Covered up to \$120; 20% out-of-pocket • See www.CompanionLife.com for network participants 	FT	<p>Single - \$3.95 Employee + 1 - \$7.45 Family - \$10.92</p>
Life Insurance	<p>Service provided by Unum – Effective 1st of month following DOH</p> <ul style="list-style-type: none"> • \$45,000 in base life insurance is provided by Driesenga & Associates, Inc. • Supplemental Life is available 	FT	<p>Supplemental cost is based on age and amount elected</p>
Flexible Spending Account	<p>Service provided by D&A</p> <ul style="list-style-type: none"> • Associates can elect to set aside pre-tax income for un-reimbursed medical coverage (preventative/wellness costs, vision and dental - \$3,000 annual limit) or child care (\$5,000 annual limit) 	FT	<p>Administrative fees paid by D&A</p>
Short & Long-Term Disability	<p>Service provided by Unum – Effective 1st of month following date of hire</p> <ul style="list-style-type: none"> • STD Pays 60% of your weekly wages (\$1,000 max) if you become unable to work for more than 2 weeks but less than 11 weeks • LTD Covers 60% of your monthly wages (\$5,000 max) should you become unable to work for more than 90 days 	FT	<p>Premiums paid by D&A</p>
Pre- Paid Legal Services / Identity Theft	<p>Service provided by Prepaid Legal Services and Identity Theft Shield (Managed by Exclusive Marketing)</p> <ul style="list-style-type: none"> • Provides legal services • Provides identity theft protection 	FT	<p>Paid by employee Deduction - \$11.96</p>
Paid Time Off (PTO)	<p>Incorporates vacation, sick days and Holidays into one flexible time bank to be used by associates as needed</p> <ul style="list-style-type: none"> • Employees ‘earn’ time over the course of a year based on their hire date / year • Maximum earned time is 192 hours 	FT	
Elective Vacation	<p>Use pre-tax dollars to buy up to 6 additional weeks of vacation time – spread evenly over a minimum of 13 weeks</p>	FT	
401(k)	<p>Service provided by The Principle Financial Group</p> <ul style="list-style-type: none"> • Employees are eligible to start contributing to a 401k upon the first day of the following month from which they were hired if other eligibility requirements are met 	FT	
AFLAC	<p>Service provided by AFLAC</p> <ul style="list-style-type: none"> • Supplemental insurance products 	FT	<p>Paid by employee Cost varies by product</p>
Wellness Incentive	<p>D&A will pay \$3.00 for each proof of exercise or utilize firm reimbursed facilities</p>	All	