

**HOSPARUS
2008 CALENDAR YEAR BENEFITS**

This is a summary of employee benefits. See Plan Documents for details.

- * Disability Insurance**
Full-Time Employees
CIGNA
100% Employer Paid
 60% of base pay after a 90-day elimination period with benefits payable to age 65 for non work-related disability due to accident or illness. For new employees, a 3/12 pre-existing condition exclusion applies.
- * Life & AD&D Insurance**
Full-Time Employees
CIGNA
100% Employer Paid
 Two times the annual base salary up to \$250,000. Plan pays double for Accidental Death. There is a reduced benefit starting at age 65. In addition, the plan provides for a living benefit rider.
- Employee Assistance Program**
All Employees
Behavioral Medicine Network
100% Employer Paid
 Confidential counseling services to address issues concerning stress, relationship, anger, work, grief, family issues, drugs and alcohol for employees and their families. Up to 16 visits maximum per family per year at no charge.
- Professional Liability Insurance**
Columbia Casualty
100% Employer Paid
 Provides liability protection in the event of an incident. \$1,000,000 per occurrence limit with \$3,000,000 general aggregate limit.
- Mileage Reimbursement**
All Employees
 Reimbursement rate will vary depending upon region average reviewed on an ongoing basis.
- Tuition Reimbursement**
Full-Time & Part-Time (20+ hours)
 Employees with one (1) year of service prior to the time that the course begins will be eligible to receive tuition reimbursement. Must be with an accredited institution and must be job/business related.
- Certification Reimbursement**
Full-Time & Part-Time (20+ hours)
 Employees with one (1) year of service prior to the time that the exam is taken will be eligible to receive certification reimbursement. Must be a nationally recognized certification program and be job/business related.
- 401(k) Plan**
All Employees
Standard Insurance Company
 401(k) plan with a variety of investment options. Hosparus will contribute 3% of the employee's gross pay after meeting the requirements of one (1) year of employment, 1,000 hours worked and employee must be 21 years of age. Employee may contribute 100% of gross pay up to \$15,500 per year. Participants who turn 50 or older during 2008 may make an additional contribution to their plan of \$5,000 for a maximum contribution amount of \$20,500 per year.
- Time Off with Pay System (TOPS)**
 See accrual table below.

FTE	# of Hrs/PP	1-2 Yrs of Svc Accrual Rate = .1/hr		3-4 Yrs of Svc Accrual Rate = .10775/hr		5-9 Yrs of Svc Accrual Rate = .123125/hr		10-14 Yrs of Svc Accrual Rate = .1385/hr		15+ Yrs of Svc Accrual Rate = .14625/hr	
		Hrs/Yr	Hrs/PP	Hrs/Yr	Hrs/PP	Hrs/Yr	Hrs/PP	Hrs/Yr	Hrs/PP	Hrs/Yr	Hrs/PP
1.0	80	208	8.0	224	8.62	256	9.85	288	11.08	304	11.7
.9	72	187	7.2	202	7.77	230	8.86	259	9.97	274	10.54
.8	64	166	6.4	179	6.89	205	7.89	230	8.86	243	9.35
.7	56	146	5.62	157	6.04	179	6.89	202	7.77	213	8.2
.6	48	125	4.81	134	5.17	154	5.93	173	6.66	182	7.0
.5	40	104	4.0	112	4.31	128	4.93	144	5.54	152	5.85

TOPS includes vacation, sick time and observed holidays

* Health /Dental/Vision Package Full-Time & Part-Time (20+ hours) <i>Humana - PPO</i>	Full-Time Employee			Part-Time Employee		
	HIGH OPTION	MEDIUM OPTION	LOW OPTION	HIGH OPTION	MEDIUM OPTION	LOW OPTION
	\$60	\$44	\$33	\$120	\$88	\$66
	\$138	\$105	\$77	\$276	\$210	\$154
	\$251	\$188	\$138	\$502	\$376	\$276

Dental Plan w/Vision Discount Full-Time & Part-Time (20+ hours) <i>Humana Dental</i>	Full-Time Employee			Part-Time Employee		
	Dental without Medical	\$6	\$14	\$20	\$12	\$28
Dental (add dependents to package) with Medical EE only coverage		+ \$8	+ \$14		+ \$16	+ \$28
Dental (add dependents to package) with Medical EE+1 coverage			+ \$6			+ \$12

Voluntary Short Term Disability
Full-Time & Part-Time (20+ hours)
CIGNA

Pays 60% of employee's weekly base pay up- to a maximum of \$1,000 per week for non work-related accident or illness. Includes partial disability benefit payment. Guaranteed coverage when employee enrolls timely. Benefits will start on the 15th day and may continue for 11 weeks maximum.

Full-Time Employee	Part-Time Employee
\$13.00 per pay period	\$15.00 Per pay period

Voluntary Term Life Insurance
Full-Time & Part-Time (20+ hours)
CIGNA

Guaranteed issue if enrolled timely up to a maximum of \$100,000 for employee. Spousal coverage election may be up t half of what employee has elected for self. All children are eligible for coverage of \$10,000 each for one rate of \$1.25.

***Voluntary Cancer/Intensive Care**
Full-Time & Part-Time (20+ hours)
American Heritage Life Insurance

Pays directly to you regardless of any other insurance. Please note this plan goes into effect the first of the month following date of hire if employee has consistently worked the 90 days prior to employment with ACH. If employee has not worked the 90 days before employment with ACH, a 90-day waiting period applies.

	EE only (Full-Time & Part-Time)	FAMILY (Full-Time & Part-Time)
CP10A	\$7.60 per pay	\$10.98 per pay
CP10B	\$13.15 per pay	\$19.31 per pay

Long Term Care Insurance
MedAmerica

Provides coverage for Hospice care, Home Health care, Assisted Living, Respite care and Nursing Home care. Pays benefits on a cash basis once an insured can no longer perform two (2) of six (6) Activities of Daily Living (ADL). Available for employee and any family members including parents, grandparents, children or in-laws to protect your whole family's assets. Plans and rates are customized and has simplified underwriting.

PrePaid Legal & ID Theft
PrePaid Legal Services, Inc.

Standard Family Plan provides access to a wide variety of legal services through a top quality law firm. Legal Shield Rider is option giving you 24-hour access to an attorney if you are detained or arrested. Identity Theft Shield provides the help of experiences professionals if you are the victim of identity theft along with regular monitoring of your credit report.

Standard Family Plan	Family Plan + Legal Shield	ID Theft only	Family Plan + ID Theft	Complete Package (All Coverages)
\$7.48	\$7.98	\$6.48	\$12.35	\$12.95

Flexible Spending Accounts
Full-Time & Part-Time (20+)
Administrative Information Management (AIM)

1. Pre-tax Unreimbursed Medical account allows an employee to take a pre-tax deduction for some medical related expenses not covered under your health/dental/vision or cancer plans. Plan year maximum is \$200/pay period (\$5,200 per year) and is deducted on 26 pay periods.
2. Pre-tax Dependent Care account allows an employee to take a pre-tax deduction for dependent children to age 13 or a dependent adult (must be able to claim them on your tax filing). Plan year maximum is \$5,000 for Single filing Head of Household or Married filing jointly; \$2,500 for Married filing separately and is deducted on 26 pay periods.

Pre-tax Premiums
Full-Time & Part-Time (20+)

Employee's health/dental/vision and cancer insurance can be taken pre-tax, which allows for a reduction of your payroll taxes.

*Potential eligibility on the first day of the month following date of hire.