

HOSPARUS INC.
2009 CALENDAR YEAR BENEFITS

This is a summary of employee benefits. See Plan Documents for details
(All deductions taken 26 pay dates)

- Disability Insurance***
Full-Time Employees
CIGNA
100% Employer Paid
- 60% of base pay to a maximum of \$6,000 per month 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. Includes Catastrophic Benefit Rider.
- 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. Plan pays double for Accidental Death (includes Secure Travel). 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 of \$2000 FT/\$1000 PT per year. 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 of \$350 FT/\$175 PT per year. 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 \$16,500 per year. Participants who turn 50 or older during 2008 may make an additional contribution to their plan of \$5,500 for a maximum contribution amount of \$22,000 per year.
- Time Off with Pay System (TOPS)**
- TOPS includes vacation, sick time and observed holidays. (Accrual begins with first pay.) 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

Health / Vision* Full-Time & Part-Time (20+ hours) Humana - PPO	Full-Time Employee			Part-Time Employee		
	EE only	EE + 1	Family	EE only	EE + 1	Family
HIGH OPTION	\$52	\$121	\$227	\$104	\$242	\$454
MEDIUM OPTION	\$36	\$89	\$166	\$72	\$178	\$332
LOW OPTION	\$25	\$61	\$116	\$50	\$122	\$232

Dental Plan w/Vision Discount* Full-Time & Part-Time (20+ hours) Humana Dental	Full-Time Employee			Part-Time Employee		
	EE only	EE + 1	Family	EE only	EE + 1	Family
Dental	\$6	\$13	\$19	\$12	\$26	\$38

Virgin HealthMiles*
Humana

Wellness program where employees earn rewards for meeting established levels. Cost is \$1 per week for return in rewards up to \$500 per year. If enrolling in Humana medical or dental plan, enrollment in Virgin HealthMiles is required.

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 additional 11 weeks maximum. Maternity covered same as any other illness.

Full-Time Employee	Part-Time Employee
\$12 per pay	\$14 per pay

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 to half of what employee has elected for self. All children are eligible for coverage of \$10,000 each for one rate of \$1.25.

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

Guarantee issue at initial enrollment only – NO MEDICAL QUESTIONS. Pays "Direct To You" regardless of any other insurance. \$100 Annual Wellness Benefit, \$300 day Intensive Care coverage for any reason and \$2,000 Cancer Initial Diagnosis Benefit.

EE only (Full-Time & Part-Time)	Family (Full-Time & Part-Time)
\$9.32 per pay	\$15.90 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.

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, cancer insurance, health care spending and dependent care spending can be taken pre-tax, which allows for a reduction of your payroll taxes.

*Effective first day of the month following date of hire

**Effective date of hire

***Effective following one year of service