



Benefits Outline

(Effective the First of the Month After 90 days of Employment)

Medical Coverage

Group Medical

Hospitalization pre-authorization and pre-surgery review required. Failure to obtain pre-authorization will reduce benefits. Option between HMO with no-pre-existing condition clause or PPO, which has a 12 month pre-existing clause, unless proof of prior creditable coverage is provided.

HMO Plan C15 (No Annual Deductible)

Employee Co-Pay	In-Network	Out-Of-Network
Office visit	\$15/ visit	No coverage out of network
Specialist	\$30/ visit	No coverage out of network
Hospitalization	\$300/ admission	No coverage out of network
Routine diagnostics	\$15/ visit	No coverage out of network

PPO Plan (Annual Deductible \$500/Person or \$1,500/Family)

Employee Co-Pay	In-Network	Out-Of-Network
Office visit	\$20	After CYD*, you pay 50 percent of EME** and all charges in excess of EME
Specialist	\$20	After CYD, you pay 50 percent of EME and all charges in excess of EME
Annual co-insurance maximum	\$1500 of EME per insured or \$3000 per family	\$3,000 of EME per insured or \$6,000 per family
Hospitalization	After CYD, you pay 20 percent of EME	After CYD, you pay 50 percent of EME and all charges in excess of EME
Routine diagnostics	\$20/visit	After CYD, you pay 30 percent of EME and all charges in excess of EME

*CYD (calendar year deductible) **EME (eligible medical expenses)

Prescriptions (30 Day Supply)

- Preferred generic: \$10



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- Preferred brand: \$35
- Non-preferred generic or brand name: \$55

Mail Order Prescription Program (90 Day Supply)

- Insured pays two of the applicable drug fees as outlined above
- Up to a 90-day maintenance supply for preferred generic or brand name covered drugs

Employee Cost Per Pay Period	HMO	PPO
Employee	\$4.62	\$21.90
Employee + 1	\$105.34	\$142.84
Employee + 2 or more	\$173.67	\$227.36



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Dental

Dental Care

- Premium for employee paid by the company
- Diagnostic and preventative procedures: reasonable and customary charged paid at 100 percent
- Basic procedures: reasonable and customary charges paid at 100 percent
- Major: reasonable and customary charges paid at 60 percent
- \$50 deductible per insured (\$150/family) in combination of basic and major procedures. Maximum payment limit of \$1,500 per calendar year

Orthodontia (Dependent Children Only)

Paid at 50 percent up to maximum payment limit of \$1500 during each child's lifetime.

Employee Cost Per Pay Period	Dental
Employee only	\$0
Employee + spouse	\$14.42
Employee + child(ren)	\$19.75
Employee + family	\$36.06



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Vision

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- Premium for employee paid by the company
- WellVision exam: \$10 co-pay every 12 months
- Contact lenses every 12 months **or** frames every 24 months, with an allowance of \$120.
- Lenses can be replaced every 12 months
- Coverage for examinations, frames and lenses, including contact lenses, according to maximum annual payment schedule
- Additional discounts and savings offered

Employee Cost Per Pay Period	Vision
Employee only	\$0
Employee + one	\$1.68
Employee + two or more	\$5.27



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Life Insurance and Disability

Basic (company paid)

- Employee only
- Equal to one-and-a-half times your annual salary
- Subject to minimum amount of \$20,000 and maximum amount of \$50,000

Optional Supplemental Life Insurance

- With optional cash value account, may be purchased up to \$100,000 without proof of good health
- Additional coverage can be purchased with proof of good health
- Coverage for spouse and children is available

Aflac

- Optional plans to supplement the company medical plan: optional short-term disability, personal accident indemnity plan; personal recovery plus; personal cancer indemnity plan and hospital protection

Long-Term Disability

- 60 percent of monthly salary
- Subject to policy maximum benefit
- You must satisfy a 120-day elimination period before benefits begin
- Company paid premium



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Paid-Time Off (PTO)

Accrual Rate

Employee accrual for PTO is based on number of years of service. Eligibility is after 90 days and will be prorated back to hire date.

Years of Service	Time Accrual
One year	15 days/year based on 40 hours/week
Two-three years	20 days/year based on 40 hours/week
Four-six years	25 days/year based on 40 hours/week
Seven-plus years	30 days/year based on 40 hours/week

Holidays

- January: New Year's Day, Martin Luther King Jr.'s Birthday
- May: Memorial Day
- July: Fourth of July
- September: Labor Day
- November: Thanksgiving, day after Thanksgiving
- December: Christmas

Floating Holidays

- In addition, each employee is entitled to three floating holiday days—prorated based on hire date
- At the discretion of each department, if patient services are not offered on Presidents Day, Nevada Admission Day, or Veterans Day, employees will be required to use the floating holiday on these designated days
- If an employee is not required to work on one of these holidays, the employee may use the floating holiday at another time with prior approval

Bereavement

- Up to five days for funeral leave in immediate family



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Savings

Section 125

- A flexible spending account that permits an employee to pay for certain expenses such as some insurance premiums or non-reimbursed medical and dependent care with pre-tax dollars
- Maximum contribution for dependent care is \$5,000 per year if your tax-filing status is married filing jointly and/or single head of household or \$2,500 per year if your tax-filing status is married filing separately
- Maximum contribution amount for medical is \$3,000

401(k)

- A tax-favored retirement savings plan
- Eligible first of the quarter following six months of employment and a minimum of 500 hours of work
- Employee may contribute up to \$16,500 per year or \$22,000 if over the age of 50 (2009 limit) with multiple investment options to choose from
- You may allocate all or part of your deferrals into a Roth IRA
- Effective first of the quarter following one year of employment, the company will contribute \$50 per month, whether an employee chooses to electively defer salary into the plan or not
- Option of using CLS Investment Services at greatly reduced rate to monitor and manage your funds