

Employee Benefits Summary

This summary contains highlights only and is not a guarantee of eligibility for any specific benefit. Benefits are subject to change. For more details on the plans, please request a Summary Plan Description from LBM.

Benefit Description
Full time employees working 30 hours or more per week are eligible for coverage the first of the month following 30 days of employment. Dependents are eligible for coverage the day the employee becomes eligible or the day the dependent is acquired. Eligible dependents are classified as spouse or children up to age 24 who are at least 50% or more financially dependent upon the employee.

Medical
Staff may choose from two medical plan options: a high deductible health plan (HDHP) featuring a health savings account, and a PPO plan. Both plans are administered by CIGNA Healthcare, a leading national healthcare carrier. The plans cover a wide range of services, including office visits, preventive care, hospitalization and prescription drugs. Both plans provide coverage for in and out of network services, however, keep in mind that you will always pay less out of pocket when you utilize participating providers. You can find helpful information about the plans, including cost information, wellness resources and participating providers, at www.mycigna.com.

The CIGNA Choice Fund Health Savings Account (HSA) is a high deductible health plan (HDHP) with health care and pharmacy coverage, combined with a tax-free savings account you establish (through your employer) with JP Morgan Chase. Once you open your account, both you and your employer may contribute to your account up to the current federal limit. You decide how and when to use the money - use it to pay for eligible health care expenses or save it for future needs. The amount used from your account for eligible health expenses helps you meet your annual deductible (the amount you pay before your plan starts to pay). What you do not use in the plan year earns interest and the unused amount carries forward from one year to the next. You may take your account with you when you leave the plan, change jobs, or retire.

Currently, the company contributes \$1,400 annually to an individual HSA plan and \$2,800 annually to dependent HSA plans. These contributions are made on a prorated basis each payperiod that you are covered under the plan. The HSA plan has a higher deductible (\$2,000 individual/\$4,000 family) but offers a lower per-paycheck contribution. This plan also features 100% coverage for scheduled in-network preventive care. All other medical and pharmacy expenses, either individual or collectively, go toward the deductible. Once the deductible has been met, the plan pays a percentage of the cost and you pay a percentage until the maximum out-of-pocket is met.

The maximum allowable contribution into an HSA for 2010, including employer and employee contributions, is \$3,050 for an individual and \$6,150 for a family. A catch up amount of \$1,000 is allowed for participants age 55 or older.

The CIGNA Open Access Plus (OAP) PLAN is a PPO plan. The plan offers a lower deductible (\$1,000 individual/\$3,000 family), and copays without deductible for certain services such as office visits, but has a higher per-paycheck contribution. Co-pays do not contribute to the deductible and the maximum out-of-pocket does not include the deductible.

Plan Comparison		In-Network OAP Plan	In-Network HSA Plan
Deductible:	Individual	\$1,000	\$2,000
	Family	\$3,000	\$4,000
Maximum out-of-pocket	Individual	\$4,000	\$4,000
	Family	\$8,000	\$8,000
Preventive Care:	co-pay Primary Care	\$30	No cost
	Specialty	\$40	No cost
Hospitalization, Outpatient			
Surgery & Diagnostics:	after deductible - your share	20%	10%
Emergency Room (per visit):	after deductible - your share	\$200	10%
Urgent Care (per visit):	after deductible - your share	\$100	10%
Prescriptions:	generic	\$15*	40%**
	preferred	\$35*	50%**
	non-preferred	\$60*	60%**
	OAP: **\$100 individual RX deductible/\$200 family RX deductible applies		
	HSA: **after deductible, your coinsurance is a percentage of negotiated rate		

Both Plans are in the CIGNA Open Access Plus provider network. Out-of-network coverage is available at reduced benefits.

Cost: The company pays approximately 80% of the total medical plan cost for its employees. Employee contributions are deducted on a pre-tax basis and vary by plan election and level of coverage. Bi-weekly contributions for the 2010 plan year are:

	HSA Plan	OAP Plan
Employee	\$19.12	\$31.99
Employee +1 dependent	\$62.57	\$102.98
Family	\$83.26	\$135.96

Health Risk Assessment
A Health Risk Assessment (HRA) is required each year for health plan participants. An HRA is similar to a health survey and takes about 10 minutes to complete. Please register on www.mycigna.com and complete your HRA within 30 days of enrolling in the plan.

Dental
The dental plan is administered by CIGNA. The plan offers both in-network and out-of-network benefits. A waiting period of 12 months applies to Class III and Class IV services. Orthodontia benefits apply to dependent children only. See www.mycigna.com for information on participating dental providers.

Annual deductible:		In-Network	Out-of-Network
	Individual	\$50	\$50
	Family	\$150	\$150
Class I (preventive & diagnostic)	Plan Pays	100%	80%
Class II (basic restorative)	Plan Pays	80%*	60%
Class III (major restorative)	Plan Pays	50%	40%
Class I, II, III Calendar Year Maximum (per individual)		\$1,000	\$1,000
Class IV (orthodontia)	Plan Pays	50%*	40%*
Class IV Calendar Year Maximum (per individual)			
Dependent children to age 19		\$1,500	\$1,500
*deductible applies			

Cost per bi-weekly pay:

Employee	\$9.36
Employee +1 dependent	\$18.28
Family	\$27.57

Vision
The vision plan is administered by CIGNA. The plan offers both in-network and out-of-network benefits. See www.mycigna.com for information on participating vision providers.

Exam Co-Pay (1/12 mo)	In-Network	Out-of-Network
Lenses (1/12 mo) material co-pay	\$10	\$45 allowance
single lenses	\$10	\$32 allowance
bifocal lenses	\$10	\$55 allowance
trifocal lenses	\$10	\$65 allowance
lenticular	\$10	\$80 allowance
Contact lenses/fitting allowance (1/12 mo)		
Elective	\$160 allowance	\$87 allowance
Therapeutic	covered 100%	\$210 allowance
Frame Retail Allowance (1/24 mo)	\$100	\$55 allowance

Cost per bi-weekly pay:

Employee	\$3.28
Employee +1 dependent	\$6.29
Family	\$10.20

Life Insurance
The company provides group term life insurance equal to 2 times base annual salary at no cost to employees. Group term life insurance is provided for dependent spouse and/or children at no cost to the employee, if the dependents are enrolled in the medical plan.

AD & D
The company provides accidental death & dismemberment (AD&D) insurance equal to 2 times base annual salary at no cost to employees.

Short Term Disability
The company provides short term disability coverage at no cost to employees. 60% of weekly earnings to a maximum of \$2,500 per week up to 12 weeks.

Long Term Disability
60% of weekly earnings to a maximum of \$10,000 per month. Long Term Disability Insurance is a voluntary election and premium rates vary based on age and rate of pay.

Cost: Rates* per \$100 of Covered Salary

Age	Rate	Age	Rate
<25	\$0.32	50-54	\$1.10
25-29	\$0.34	55-59	\$1.45
30-34	\$0.42	60-64	\$2.42
35-39	\$0.54	65-69	\$2.97
40-44	\$0.66	70+	\$4.84
45-49	\$0.83		

*LTD rates are based on five-year increments. Rates increase as you age.

Flexible Spending Account (FSA)
Employees may set aside up to \$3,000 per year on pre-tax basis to pay for certain out-of-pocket medical expenses.

Employees can set aside up to \$5,000 per year on pre-tax basis to pay for eligible dependent care expenses.

Certain limits may apply. Employees who elect the HSA medical may participate in the FSA for dental and vision related expenses only.

Life Assistance Program
The Life Assistance Program (LAP) provides free 24-hour counseling support for employees experiencing personal difficulties, as well as other benefits such as will preparation, identity theft and survivor financial counseling. The LAP may be contacted by calling 800-538-3543.

Advocacy Services
The company provides a third-party Advocacy Service to assist employees who may be experiencing medical claim problems, or who have questions about their plans. As questions arise, you or your covered dependent can contact Advocacy Services by phone (local: 615-386-1153 or toll-free number: 1-866-338-1153), fax (615-298-2123) or e-mail (smsmith@vesum.com). A customer service representative will be happy to assist you.

Retirement Services
The employer may adopt the retirement plan offered by [redacted] allowing are some of the basic provisions of the [redacted] 401(k) Plan: After 12 months and 1,000 hours of service, eligible employees can defer 1% to 9.5% of eligible gross pay, on a pre-tax basis, up to IRS limits. The plan also allows catch up contributions for eligible employees age 50 and over. Contributions to the plan for those classified as Highly Compensated Employees (HCEs) or Key Employees may be limited based on the plan's annual testing requirements.

The employer matches your employee contributions - dollar for dollar - up to 5% of your eligible salary. You must work at least 1,000 hours and be actively employed with your employer at the end of the calendar year to receive the match. You are always 100% vested in the fair market value of your own contributions to the plan. You become vested in your employer's matching contributions over time: 20% after 2 years of service, 40% after 3 years, 80% after 4 years, and 100% after 5 years. The plan also provides for 100% vesting upon reaching the plan's retirement age of 62, permanent disability or death.

The 401(k) Plan offers several investment options that vary in risk and return potential, including more conservative choices, such as stable value fund and a bond fund; six target date funds; a balanced fund; and more aggressive choices such as large cap (growth) mutual funds; growth & income funds, and an international fund. Investment and financial planning assistance is also available to participants through an outside firm.