

Summary of Benefits – Appendix A – CA Labor Agreement

Benefit plan	Coverage details								
Medical									
Eligibility	Upon employment – employee election								
Option	2 United Healthcare Choice Plus plans and 1 HMO - Kaiser								
Monthly Employee Premium – term of contract	<table border="0"> <tr> <td><u>Plan years 2009 to 2011</u></td> <td><u>Plan years 2012 & 2013</u></td> </tr> <tr> <td>Employee = 20%</td> <td>Employee = 21%</td> </tr> <tr> <td>Employee +1 = 18%</td> <td>Employee +1 = 19%</td> </tr> <tr> <td>Family = 17%</td> <td>Family = 18%</td> </tr> </table>	<u>Plan years 2009 to 2011</u>	<u>Plan years 2012 & 2013</u>	Employee = 20%	Employee = 21%	Employee +1 = 18%	Employee +1 = 19%	Family = 17%	Family = 18%
<u>Plan years 2009 to 2011</u>	<u>Plan years 2012 & 2013</u>								
Employee = 20%	Employee = 21%								
Employee +1 = 18%	Employee +1 = 19%								
Family = 17%	Family = 18%								
Retiree Medical	Those who retire under this Agreement will pay 50% of the company’s medical premium in the plan they are enrolled in at the time of retirement. Plans can be changed during open enrollment.								
Dental	Delta Dental								
Eligibility	Upon employment – employee election								
Monthly Employee Premium – term of contract	22% Employee cost share								
Vision Plan	Vision Service Plan								
Eligibility	Upon employment – automatic employee only; employee elects dependent coverage								
Monthly Employee Premium	\$0								
Eyewear Vision Plan									
Eligibility	Upon Employment – employee election								
Monthly Employee Premium – Employee pays all									
Tax Saver									
Eligibility	Upon employment – employee election								
Healthcare Account maximum	\$4,992 annual								
Dependent Care Account maximum	\$4,992 annual								
Monthly Employee Premium	Amount employee elects								
LTD									
Eligibility	1 st of month following 6 months employment								
Benefit Amount	60% pay replacement								
Minimum/ maximum monthly benefit	\$100/\$10,000								
Monthly Employee Premium	\$0 Company paid								
Non-contributory life									
Eligibility	Upon employment								
Benefit Amount	1 x pay								
Monthly Employee Premium	\$0 Company paid								

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Benefit Plan	Coverage details
Contributory Life	
Eligibility	Upon employment – employee election
Benefit Amount	2 x pay
Monthly Employee Premium	employee pays current premium \$0.235/\$1,000
Business Travel Accident	
Eligibility	Upon employment
Monthly Employee Premium	\$0 Company paid
Benefit Amount	3 x base pay Minimum \$120,000 Maximum \$600,000
Dependent Life -spouse	
Eligibility	Upon employment
Benefit Amount/ Monthly Employee Premium	\$10,000 \$1.80 \$20,000 \$3.60 \$30,000 \$5.40 \$40,000 \$7.20 \$50,000 \$9.00 current premium – employee pay all
Dependent Life - child	
Eligibility	Upon employment
Benefit Amount/ Monthly Employee Premium	\$ 5,000 \$0.44 \$10,000 \$0.88 \$15,000 \$1.32 current premium – employee pay all
Accidental Death & Dismemberment	
Eligibility	Upon employment
Benefit Amount	\$50,000 to \$500,000 for employee, spouse insured for 60%, children insured for 15% of employee amount
Monthly Employee Premium	premium from \$.80 to \$17.50 month current premium – employee pay all
Employee Assistance Program	Upon employment – automatic no election
Benefit Amount	3 visits per year/per problem – no cost
Monthly Employee Premium	\$0 Company Paid
Employee Savings Plan-401(k)	
Eligibility	Upon employment
Company Match	70% of first 6% of employee contribution, Effective 1/1/2009
Employee Contribution Percentage	1% to 30% of base pay, before and/or after-tax basis, not to exceed Internal Revenue Code limitations
Vesting of Company Match	100%