



U.S. Employee Benefits Overview, 2012

Medical

- Medical plan available across the U.S. through Aetna. Aetna plans provide 100% preventive care and comprehensive and competitive medical coverage
- Regional HMO plans available in our larger locations

Dental

- Two nationwide dental plans offered through Delta Dental with comprehensive dental and adult/child orthodontics.

Vision

- All employees are covered by Vision Service Plan if enrolled in Medical coverage

Life and Accidental Death & Dismemberment (AD&D) Insurance

- All regular full-time employees are covered, employer paid
- Optional supplemental coverage is also available at group rates
- Coverage can also be purchased for Spouse or Child

401(k)

- Employees are immediately eligible to participate
- Employer matching with immediate vesting

Employee Stock Purchase Plan

- Employees may contribute between 1-10% of post-tax earnings. ESPP stock is purchased at 85% of the lower of the fair market value of the stock on the first or last day of the purchase period.

Profit Sharing

- Eligible newly hired employees begin participation in the first quarter in which they are employed for the entire quarter

Additional Benefits

- Health Care and Dependent Care Flexible Spending Accounts
- New employees begin accruing Paid Time Off at 18 days per year
- Short and Long Term Disability Benefits - Employer Paid
- Business Travel Accident Insurance
- Workers Compensation and Safety Programs
- Pre-Tax Transit and Parking Program
- 10 Paid Holidays per year
- Employee Assistance Program, Nurseline and Wellness Program
- Membership available in Addison Avenue Credit Union