

## **Benefits Summary**

### **For Full-Time Employees**

(Employees who work a regular schedule of more than 32 hours per week)

Health and Well Being  
Financial Protection  
Pension and Savings  
Vacation and Holidays  
Other Benefits

**Effective June 2011**

**Washington TRU Solutions LLC**

***IMPORTANT NOTICE: This material describes only certain portions of the WTS benefit plans, and is provided solely for the purpose of a high-level summary. It does not supersede the actual provisions of the applicable plan documents, which include additional details, including exceptions and exclusions. The actual plan documents in all cases are the final authority. The terms of the plans cannot be amended or modified by oral statements, and this summary is not intended to amend or modify the plans in any way. For each plan, only the Plan Administrator can interpret its terms. Although the employer intends to continue the plans described in this material, the plans may be amended (or even terminated, in whole or in part) at any time. If you have any questions, please contact the WTS Benefits Staff at (575)234-7599.***

# HEALTH AND WELL-BEING

## MEDICAL INSURANCE

Carrier:

- Medical and Mental Health & Substance Abuse Treatment – Blue Cross of Idaho (BCI)
- Prescription Drugs (retail) – BCI through ExpressScripts
- Prescription Drugs (mail order) – BCI through ExpressScripts

Medical Options	Who Pays Premium	Features
<b>Consumer Driven Health Plan (CDHP) Option 1</b> *	You and the company (pre-tax)	<u>When Coverage Begins:</u> Coverage generally begins immediately for enrolled newly-hired employees.
<b>Consumer Driven Health Plan (CDHP) Option 2</b> *		All 4 medical options <i>generally</i> cover the same types of services, including doctor office visits, hospital, surgical, maternity, X-ray, lab exams, prescription drugs, and mental health and substance abuse treatment. Options differ by the cost of coverage and the out-of-pocket costs (e.g., deductible, co-pay, total out-of-pocket limit) that you pay. A national Preferred Provider Organization (PPO) network of medical providers is available to you.
<b>Premium PPO Medical Coverage</b> *		For covered services, most benefits are payable whether you go to a network provider or receive services from a non-network provider. Generally, a lower level of benefit applies when non-network providers are used. Note: Not all services are covered under the CDHP options if you use a non-network provider.
<b>Standard PPO Medical Coverage</b>		Certain benefits are subject to pre-admission and emergency admission certification. Participants are responsible for obtaining certification.

**Participants who enroll in one of the CDHP options may be eligible to contribute to an optional Health Savings Account and receive a company match.**

## DENTAL INSURANCE

Carrier: MetLife

	Who Pays Premium	Features
<b>Premium Dental PPO</b>  <b>Standard Dental PPO</b>	You and the company (pre-tax)	Both options cover the same types of services, including cleanings, exams, fillings, crowns, root canals, bridgework, dentures, and orthodontics. Options differ with regard to terms such as the coverage amount and your out-of-pocket expenses.  For covered services, benefits are payable whether you go to a network provider or receive services from a non-network provider. Generally, a lower level of benefit applies when non-network providers are used.

## VISION INSURANCE

Carrier: Vision Service Plan (VSP)

Who Pays Premium	Features
You and the company (pre-tax)	Offers in-network and out-of-network benefit levels. There is a flat co-payment for an eye exam and for lenses and frames (up to a certain frame allowance) if you choose a network provider. A schedule of benefits applies if you use an out-of-network provider.

## HEALTH CARE SPENDING ACCOUNT

Administrator: WageWorks

Who Pays	Features
You (pre-tax)	Pre-tax method to pay (or receive reimbursement) for IRS-eligible health care expenses for yourself and your eligible family members.

## DAY CARE SPENDING ACCOUNT

Administrator: WageWorks

Who Pays	Features
You (pre-tax)	Pre-tax method to receive reimbursement for eligible day care expenses, such as child care or adult day care, while you and your spouse, if applicable, are at work.

## EMPLOYEE ASSISTANCE PROGRAM

Carrier: Business Psychology Associates (BPA)

Who Pays	Features
Company	Confidential, professional assessment and referral services to help employees and eligible dependents deal with personal, legal and financial problems at the earliest possible stage. On-line services provide access to a library of information related to work/life issues, such as parenting, elder care, stress, health and wellness.

## FINANCIAL PROTECTION

### SHORT-TERM DISABILITY INSURANCE

Carrier and Administrator: MetLife (For salaried employees, short-term disability benefit is company-funded)

	Who Pays Premium	Features
<b>Accident &amp; Sickness Benefit Coverage for Hourly Employees</b>	Company	Partial income replacement (50% of base pay; maximum \$500 wk) for up to 26 weeks.
<b>Salary Continuance for Salaried Employees</b>	Company	Full or partial income replacement at either 100% or 50% of base pay, depending on service, for up to 26 weeks.

### LONG-TERM DISABILITY INSURANCE

Carrier: MetLife

	Who Pays Premium	Features
<b>Long-Term Disability Coverage (Option 1 or Option 2)</b>	You (after-tax)	If you become disabled for a longer period, this coverage provides monthly income replacement of up to 50% (for Option 1) or 60% (for Option 2).  Minimum monthly benefit is \$150, and maximum monthly benefit is \$10,000.

## EMPLOYEE LIFE INSURANCE

Carriers: MetLife – Basic Life and Accidental Death & Dismemberment, Business Travel Accident and Optional Life

	Who Pays Premium	Features
<b>Basic Life</b>	Company	Death benefit equal to 1.5 times your Basic Annual Earnings, with a minimum of \$36,000 and a maximum of \$50,000. Certain benefit reductions may occur after retirement.
<b>Basic Accidental Death &amp; Dismemberment</b>	Company	Benefit for certain accidental bodily loss or death equal to your Basic Life Insurance benefit amount.
<b>Business Travel Accident</b>	Company	Benefit of up to 2 times your Basic Annual Earnings (maximum \$750,000) for certain accidental bodily loss or death while traveling on Company business.
<b>Optional Life</b>	You (after-tax)	Option to choose life insurance up to 8 times your Basic Annual Earnings, subject to \$1,000,000 maximum.

## PERSONAL ACCIDENT INSURANCE

Carrier: MetLife

	Who Pays Premium	Features
<b>Employee Coverage</b>	You (pre-tax)	Accidental death and dismemberment insurance in \$10,000 increments. Maximum \$350,000.
<b>Family Coverage</b>	You (after-tax)	Family coverage up to \$100,000 for your spouse and \$20,000 per child.

## DEPENDENT LIFE INSURANCE

Carriers: MetLife

	Who Pays Premium	Features
<b>Family Coverage</b>	You (after-tax)	Life Insurance coverage for your dependents; maximum coverage of \$20,000 for spouse and \$4,000 for each child.

## PENSION AND SAVINGS

### PENSION PLAN

Administrator: Milliman

	Who Pays	Features
<b>Pension Plan</b>	You and the company (after-tax)	Retirement income based on compensation and years of credited service. <ul style="list-style-type: none"> <li>You contribute 1.5% of your paycheck (after-tax)</li> <li>You earn an annual pension equal to 2% of your pay for each year or partial year you contribute to the plan.</li> </ul>

## SAVINGS PLAN

Administrator: T. Rowe Price

	<b>Who Pays</b>	<b>Features</b>
<b>Savings Plan</b>	You (pre-tax and/or after-tax)  Company	Option to save up to 35% of your compensation (as the law permits), on a pre-tax and/or after-tax basis, and to invest in one or more investment options.  Employer matches \$.50 per dollar of the first 6% of your compensation that you save in the Plan.

## COMPANY-PROVIDED VACATION AND HOLIDAYS

Vacation and holiday schedules depend upon local practice. Please contact your local human resources representative for detailed information.

## OTHER COMPANY-PROVIDED BENEFITS

### EMPLOYEE LAYOFF OR SEPARATION BENEFITS

<b>Who Pays</b>	<b>Features</b>
Company	Provides income protection for layoff situations. For permanent job separation situations, benefits include separation income, job placement assistance, and education and/or retraining assistance within specified time limits.

### EDUCATIONAL ASSISTANCE PROGRAM

<b>Who Pays</b>	<b>Features</b>
Company	Provides educational assistance for qualifying degree and non-degree programs.