



GREAT-WEST EMPLOYEE BENEFITS OVERVIEW

You are eligible to participate on the date you become an employee regularly scheduled to work at least 32 hours per week. If any of the information in this summary differs from the information in the Plan Document, Summary Plan Description (SPD) or Great-West's Corporate Policies, as applicable, the Plan Document, SPD and/or Corporate Policies will supersede.

YOUR HEALTH

HEALTH, DENTAL AND VISION COVERAGE

For health coverage, you choose from two options – the Core Medical Plan with lower premiums or the Enhanced Medical Plan that offers lower out-of-pocket costs when you receive care.

HEALTH

- ▶ For eligible employees, coverage begins on your date of hire
- ▶ National provider networks
- ▶ Includes prescription drug plan and mail-order prescription option
- ▶ Visit myuhc.com for more information and to see whether your favorite providers are in the network

DENTAL

- ▶ Preventative Exams – two per calendar year
- ▶ Coverage allowance for Basic and Major services
- ▶ Visit myuhc.com for more information and to see whether your favorite providers are in the network

VISION

- ▶ Coverage includes a comprehensive vision and eye-health examination
- ▶ Coverage allowance for glasses and/or contacts
- ▶ No submission of vision claim forms
- ▶ Visit myuhc.com for more information and to see whether your favorite providers are in the network

FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts allow you to set aside pre-tax money to cover anticipated annual expenses for health care and dependent care. Unused balances at the end of the year may be carried over and used through March 15th of the following year.

- ▶ \$7,500 health care account maximum
- ▶ \$5,000 dependent care account maximum (for child and elder care)

HEALTH & WELLNESS

You have access to free or low-cost health and wellness tools and programs to help you stay healthy and allow you to make informed health care decisions.

- ▶ On-site health fairs
- ▶ 24-hour nurseline
- ▶ On-site health screening assessments
- ▶ Life Assistance Program (LAP) that is confidential and free for employees and their dependents
- ▶ On-site fitness center at Home Office
- ▶ Nationwide discounted fitness club memberships through GlobalFit
- ▶ Nationwide Weight Watchers® program

BENEFITS	ENHANCED MEDICAL PLAN	CORE MEDICAL PLAN
2010 MONTHLY PREMIUM (FULL-TIME RATES)		
Employee Only	\$95	\$20
Employee Plus One	\$221	\$107
Employee Plus Two or More	\$315	\$173
UNITED HEALTHCARE MEDICAL		
EMPLOYEE/MEMBER IN-NETWORK OUT-OF-POCKET EXPENSES		
Deductible – Calendar Year	\$500 Individual/\$1,500 Family	\$500 Individual/\$1,500 Family
Out-of-Pocket Maximum	\$2,500 Individual / \$7,500 Family	\$4,000 Individual / \$12,000 Family
PCP/Referral Required?	No	No
Preventive Care – <i>Immunizations, vaccinations, annual visits</i>	\$20 Copay, deductible waived	\$20 Copay, deductible waived
Office Visits	\$20 Copay (same for specialists)	\$20 Copay (same for specialists)
Lab & X-ray	20%, Deductible waived	40%, Deductible waived
In-patient Hospital Care	Deductible & 20%, plus Lab & X-ray at 20%	Deductible & 20%, plus Lab & X-ray at 20%
Out-patient Surgery	Deductible & 20%	Deductible & 40%
Emergency Room	Deductible & 20%	Deductible & 20%
Ambulance	Deductible & 20%	Deductible & 20%
Chiropractic Care – <i>plan maximum \$500 per calendar year</i>	Deductible & 20%	Deductible & 40%
Physical Therapy	Deductible & 20%	Deductible & 40% – <i>plan maximum \$2,000 per calendar year</i>
Out-patient Mental Health	\$20 Copay	\$20 Copay
INCLUDED WITH BOTH MEDICAL PLANS		
UNITED HEALTHCARE PRESCRIPTION DRUG		
Deductible – Calendar Year	\$100 Individual / \$300 Family	
Copay	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	
UNITED HEALTHCARE DENTAL (PPO NETWORK)		
Deductible – Calendar Year	\$50 Individual / \$100 Family	
Calendar Year Maximum	\$1,500	
Preventive	Twice per year (covered at Reasonable & Customary)	
Basic*	20% Plus deductible	
Major*	50% Plus deductible	
UNITED HEALTHCARE VISION		
	In-Network (Plan Coverage)	Out-of-Network (Reimbursement)
Exam Copay	\$0 Copay	N/A
Exam Allowance	Covered in full	Up to \$45 allowance
Lenses	Covered in full	\$32 – \$80 (depending on the type of lenses)
Frames	Up to \$130 retail allowance**	Up to \$55 allowance
Contact Lenses	Up to \$105 retail allowance	Up to \$87 allowance

* Services received in-network will have greater savings than going outside the network

** This equates to wholesale allowance \$50

YOUR LIFE BALANCE . . . OUR COMMUNITIES

PAID ANNUAL LEAVE (PAL)

At Great-West, you will experience our commitment to work-life balance. New full-time employees start accruing Paid Annual Leave on their date of hire. In addition, each calendar year we provide eight paid holidays plus up to two floating holidays to use at your discretion.*

- ▶ First- and second-year time off is accrued at 1.25 days per month (15 days per year)
- ▶ Third-year time off is accrued at 1.75 days per month (21 days per year)
- ▶ With the exception of floating holidays, time off may be carried over from year-to-year up to a maximum amount
- ▶ In many groups, you also will enjoy flexible work hours and a business casual work environment

Great-West Holiday Schedule

- New Year's Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (Thursday and Friday)
- Christmas Day
- Plus two additional floating holidays*

TUITION REIMBURSEMENT

Provides educational assistance to all full-time and part-time (20 hours or more) employees.

- ▶ Tuition reimbursement assistance is available for business-related college degrees (eg. BS, MBA) up to \$4,000 per calendar year
- ▶ You are eligible to participate on your date of hire

VOLUNTEER MATCH PROGRAM

Great-West strives to make corporate citizenship a priority in the communities where we do business and to support employees in their charitable activities.

- ▶ Volunteer Match Program matches the time employees volunteer at eligible organizations at an hourly rate as well as matches money raised by employees dollar-for-dollar (\$1,500 annual maximum)
- ▶ Financial Match Program matches employees' personal financial contributions to eligible organizations dollar-for-dollar (\$5,000 annual maximum including donations made to the Annual Employee Giving Campaign)

COMMUTER PROGRAM

Great-West sponsors a nationwide commuter program for all employees who use public transportation or who pay for parking in order to attend work.

- ▶ You can pay for transit passes or parking with pre-tax dollars deducted automatically from your pay
- ▶ You have the flexibility to set up a standing order for passes or to order passes for specified time periods
- ▶ Free covered parking at Home Office and most large Great-West offices

**Eligible employees receive one floating holiday if their hire date is July 1 – Sept. 30, and no floating holidays for that year if their hire date is on or after Oct. 1.*

YOUR RETIREMENT . . . YOUR SECURITY

401(k) RETIREMENT SAVINGS

Great-West's 401(k) plan offers immediate vesting of company-matched funds and numerous investment options from which to choose.

- ▶ Eligible to participate on the first day of the month coincident with or following your date of hire (21 years of age and older)
- ▶ Company match of 50 cents on the dollar of the first 8 percent of your salary that you contribute on a pre-tax or Roth basis
- ▶ Matched funds are immediately vested
- ▶ Make contributions as pre-tax, after-tax, or Roth
- ▶ Administered by Great-West Retirement Services®

ADVISORY SERVICES FOR YOUR 401(k) PLAN

Reality InvestingSM is a behavior-based approach that provides investment advisory tools and services based upon the level of involvement you desire in managing your investments. You can choose as much or as little help as you need. Advised Assets Group, LLC (AAG), a wholly owned subsidiary of Great-West, offers Reality Investing to all 401(k) participants. Reality Investing includes Online Investment Guidance and Online Investment Advice, and the Managed Account service for those who would prefer to have AAG, a highly experienced and qualified investment advisory firm, manage your 401(k) account.

LIFE INSURANCE

Great-West provides life insurance coverage (1 times annual salary) and basic accidental death and dismemberment insurance (AD&D) of \$5,000 at no cost to you. Additional low-cost life insurance is available for you and your family.

- ▶ You can elect an additional 0.5, 1.0, 1.5, 2.0, 2.5, 3.0, 4.0, or 5.0 times your annual salary in optional life insurance
- ▶ Coverage increases as your salary increases
- ▶ Dependent life insurance is also available up to \$100,000 for spouse/\$10,000 for each eligible child
- ▶ Optional accidental death and dismemberment insurance is also available at low-cost rates to all benefit eligible employees, up to \$250,000

DISABILITY PROTECTION

A short-term disability (STD) program and basic long-term disability (LTD) insurance coverage are provided at no cost to you. Supplemental LTD insurance coverage can be purchased on a pre-tax basis.

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