



## 2009 Benefits Summary

Medical	Flexible Spending Account
<p><i>Medical coverage is provided through United Healthcare. THI offers 3 plan types:</i></p> <p><b>UHC Choice Plus (PPO)</b> <i>The PPO provides nationwide access to doctors in- and out-of-network. Copays, deductibles, and coinsurance apply to all covered services. Available to SCA employees only</i></p> <p><b>UHC Qualified High Deductible Plan (QDHP)</b> <i>All services are subject to a deductible and out-of-pocket-max (OOP). Once deductible and OOP is met, services covered at 100%. Because the plan is an IRS QDHP, employees can open an individual Health Savings Account to help pay qualified medical expenses not covered by the plan</i></p>	<p><b>Healthcare Flexible Spending Accounts (FSA)</b>  <i>Employees have the ability to pay for certain healthcare expenses with tax-free dollars, by contributing up to \$5,000 per year into a Healthcare Flexible Spending Account. Depending on what medical plan type is elected, employees may be limited in the type of expenses that can be reimbursed</i></p> <p><b>Dependent Care FSA</b> <i>Employees have the ability to pay for certain child care expenses with tax-free dollars by contributing up to \$5,000 into a Dependent Care Account.</i></p>
Dental	Life Insurance
<p><i>Dental coverage is provided through United Healthcare.</i></p> <p><b>UHC Options PPO</b> <i>Employees are provided with an annual dental benefit of up to \$1,500 per covered individual, and a lifetime orthodontia benefit of \$1,000 for dependent children up to age 19</i></p>	<p><b>Company-paid Basic Life &amp; AD&amp;D</b> <i>A benefit equal to one times an employee's annual salary not to exceed \$50,000K</i></p> <p><b>Voluntary Life</b> <i>Employees may elect additional coverage for themselves. Spouse and child coverage is also available.</i></p>
Vision	Disability
<p><i>Vision coverage is provided through Spectera.</i></p> <p><b>Vision Plan</b> <i>The vision plan provides for an eye exam and lenses once every 12 months and frames once every 24 months.</i></p>	<p><b>Short Term Disability (STD)</b> <i>Provides 60% of weekly salary beginning on the 15th day of disability through the 90th day.</i></p> <p><b>Long Term Disability (LTD)</b> <i>Provides 60% of monthly salary beginning on the 91st day of disability.</i></p>

### Additional Benefits

**Employee Assistance Program (EAP)** *EAP is a confidential and free counseling and support service available to all THI employees who elect medical coverage*

**Vested Vacation** *Vacation is vested annually per contract requirements for SCA employees.*

**Holidays** *THI observes 10 Federal holidays.*

**401(k) & 401(a) Savings Plan** *All employees age 21 years or older are eligible to participate in the THI 401(k) Savings Plan. THI will also deposit any owed H&W funds into a 401(a) account on behalf of eligible employees.*

**Tuition Assistance** *THI will reimburse 50% of the eligible expenses up to \$2000 for employees who have completed at least 12 months of continuous service.*

**Employee Referral Bonus Program** *THI provides cash bonuses to eligible employees whose referrals result in successfully filling a recruiting vacancy.*

**Performance Awards** *THI frequently awards outstanding individual employee performance by presentation of cash bonuses and non-cash awards.*