



2009 Benefits Summary

Medical	Flexible Spending Account
<p>Medical coverage is provided through United Healthcare. THI offers 2 plan types:</p> <p>UHC Health Reimbursement Account (HRA) The PPO provides nationwide access to doctors in- and out-of-network. Copays, deductibles, and coinsurance apply to all covered services. THI will reimburse up to \$500 to the employee after the employee has met the first \$1000 of the deductible.</p> <p>UHC Qualified High Deductible Plan (QHDP) 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 QHDP, employees can open an individual Health Savings Account through the banking institution of their choice to help pay qualified medical expenses not covered by the plan</p>	<p>Healthcare Flexible Spending Accounts (FSA) 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</p> <p>Dependent Care FSA 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.</p>
Dental	Life Insurance
<p>Dental coverage is provided through United Healthcare.</p> <p>UHC Options PPO 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</p>	<p>Company-paid Basic Life & AD&D A benefit equal to one times an employee's annual salary not to exceed \$50,000K</p> <p>Voluntary Life Employees may elect additional coverage for themselves. Spouse and child coverage is also available.</p>
Vision	Disability
<p>Vision coverage is provided through Spectera.</p> <p>Vision Plan The vision plan provides for an eye exam and lenses once every 12 months and frames once every 24 months.</p>	<p>Short Term Disability (STD) Provides 60% of weekly salary beginning on the 15th day of disability through the 90th day.</p> <p>Long Term Disability (LTD) Provides 60% of monthly salary beginning on the 91st day of disability.</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

Paid Time Off (PTO) PTO accrues each pay period in an amount determined by years of service for Non-SCA employees.

Holidays THI observes 8 corporate holidays and 2 floating holidays.

401(k) Savings Plan All employees age 21 years or older are eligible to participate in the THI 401(k) Savings Plan.

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.