



# 2010 Employee Benefits

Following are **highlights** of the benefits offered by Payrolling.com. For detailed information, rates and applications, visit our website at [www.payrolling.com](http://www.payrolling.com) or contact our Benefits Administrator at [benefits@payrolling.com](mailto:benefits@payrolling.com).

## Group Medical Options

We offer medical insurance through a discount group health plan to employees regularly working 20 or more hours per week. Eligibility deadline is **the 1st of the month following 30 days of employment** or during the annual open enrollment period. Coverage includes doctor visits, in-hospital stays and prescriptions. A discount dental/vision plan is also available.

	Level 1	Level 2	Level 3
<b>Outpatient Basic Medical Expense</b>	\$15 office co-pay \$1,000/year, Paid at 80% \$100 deductible/coverage year	\$15 office co-pay \$1,250/year, Paid at 80% \$100 deductible/coverage year	\$15 office co-pay 1,500/year, Paid at 80% \$100 deductible/coverage year
<b>Non-Emergency Care in Emergency Room</b>	\$500 max/year, Paid at 50% \$100 deductible/occurrence	\$500 max/year, Paid at 50% \$100 deductible/occurrence	\$500 max/year, Paid at 50% \$100 deductible/occurrence
<b>In-Hospital Medical Benefit</b>	\$2,000/coverage year, Paid at 100%	\$3,000/coverage year, Paid at 100%	\$5,000 per coverage 100%
<b>Accident Medical Benefit</b>	\$50/occurrence, Paid at 80% 2 occurrences/coverage year Max \$1,000/occurrence max \$2,000/coverage year	\$50/occurrence, Paid at 80% 2 occurrences/coverage year Max \$2,500/occurrence max \$5,000/coverage year	\$100/occurrence, Paid at 80% 2 occurrences/coverage year Max \$5,000/occurrence max \$10,000/coverage year
<b>Prescription Benefit</b>	Discount for brand name or generic	Paid at 100% after deductible \$15/generic, \$30/brand maximum of \$300/coverage year	Paid at 100% after deductible \$15/generic, \$30/brand maximum of \$600/coverage year
<b>Accidental Death Benefit</b>	\$10,000	\$15,000	\$25,000

- Employee Assistance Plan (EAP) included with enrollment in a medical plan
- 24 hour availability, face-to-face visits with a counselor.

Weekly Costs	Employee Only	Employee +1	Employee + Family
<b>Medical Level 1</b>	\$10.45	\$25.63	\$38.71
<b>Medical Level 2</b>	\$21.34	\$52.31	\$79.01
<b>Medical Level 3</b>	\$32.63	\$79.97	\$120.79

## Group Dental Plan

Group dental coverage is available to employees regularly working 20 or more hours per week. The eligibility deadline is **the 1<sup>st</sup> of the month following 30 days of employment** or during the annual open enrollment period.

HMO	PPO
No lifetime maximum, No deductible	\$1500/year maximum, \$25 deductible
Preventative – 100%	Preventative – Plan pays 100%, no deductible
General Services – co-pay varies	General Services – Plan pays 90%
Major Services – co-pay varies	Major Services – Plan pays 60%, 12 month wait
Orthodontia – co-pay varies	Orthodontia – Plan pays 50%, Lifetime max \$1000

Weekly Costs	Employee Only	Employee +1	Employee + Family
<b>Dental HMO</b>	\$3.50	\$6.84	\$9.17
<b>Dental PPO</b>	\$12.74	\$25.94	\$42.43
<b>Discount Plan Dental/Vision</b>	\$4.25	\$8.20	\$12.15

### Medical/Dependent Care Flexible Spending Accounts (125 Plan)

Flexible Spending Accounts allow you to set aside funds pre-tax for out-of-pocket medical and dependent care costs. The annual **maximum is \$1,000 for medical and \$5,000 for dependent care expenses**. Employees working 20 or more hours per week are eligible. **Applications must be received prior to the 1st of the month following 30 days of employment** or during the open enrollment period.

### 401(K) Retirement Plan

The Payrolling.com 401(k) Plan, allows you to defer up to **100% (\$16,500 or \$22,000 maximum for 2010)** of your pay pre-tax. There are no minimum hours worked requirement and employees are eligible **after 60 days of employment**. **Deductions begin the 1st of the quarter after the application is received.**

### 529 Savings Plan

529 plans are a great way to start saving for the high cost of higher education. Contributions are made after tax and there is no tax on earnings withdrawn for higher education. All employees are eligible **after 60 days of employment**.

### Discount Fitness Center Membership

We have established discount corporate rates at all Bally Total Fitness facilities nationwide. No minimum hours worked requirement and employees are eligible to **enroll anytime**. Monthly rates vary by location.

### Additional Benefits

- **Commuter Check & Parking Voucher Program:** purchase various transit coupons, tickets, passes with pre-tax dollars.
- **Alliant Credit Union Membership:** investments, mortgages, banking.
- **Dell Employee Program:** discounted pricing on computers and products available.
- **Entertainment & Services Discounts:** including Disneyland, Sea World, Knott's Berry Farm, Universal Studios, and AMC Theaters. Visit [www.funex.com](http://www.funex.com) or contact [benefits@payrolling.com](mailto:benefits@payrolling.com)