




2009 Benefits Summary Guide

EAP, ACCIDENT, AND LIFE (Company Paid)

CATEGORY	Employee Assistance (EAP) / Work-Life Program 	Accident Reimbursement Arrangement (ARA) 	Life Insurance/ Accidental Death & Dismemberment (AD&D) 
Who pays for this benefit for me?	Your company pays the entire cost.	Your company pays the entire cost for the employee.	Your company pays the entire cost for basic coverage (\$20,000 of life and an additional \$20,000 of AD&D—unless your employer chooses a different amount). If you want Additional Life coverage, you can elect and pay for it on an after-tax basis (subject to underwriting).
Who pays for this benefit for my dependents?	All your household members, and children at college, are covered as part of this benefit provided by your company.	Not available for dependents at this time.	If you choose Additional Life for your spouse or children, you will pay the entire cost on an after-tax basis.
Who is covered for this benefit?	All full-time employees, all household members and children in college.	All full-time and part-time employees.	All full-time employees. Additional Life for employees and dependents must be applied for, approved by MetLife and paid for by you.
What does the benefit basically cover?	<ul style="list-style-type: none"> • 3 local, in-person, counseling visits per issue per year. • Free 30 minute expert consultation with a licensed legal or financial professional. • Over 50 on-line career and work-life training courses. • Free health risk appraisal/health coaching & \$10 gift certificate (1/yr). 	<ul style="list-style-type: none"> • Reimbursed up to \$1,000 per covered accident to a maximum of 5,000 per employee per calendar year. • Deductibles and co-pays not required. • 100% coverage/80% for Rx, no network. • Easy to use and file with claims payer. • NOT tied to medical plan participation. 	<ul style="list-style-type: none"> • \$20,000 of employee basic life. • \$20,000 of employee AD&D. • Opportunity to purchase Additional Life on employee. • Opportunity to purchase Additional Life on spouse and/or children. • See information below on how to apply for Additional Life.
Where do I find more information?	<ul style="list-style-type: none"> • Go to www.employersresource.com. Click on "Employee Service Center," then "Additional Employee Benefits." • Call the Employers Resource Benefits Department at 866-214-9506. 		

VISION (Employee Paid Less Any Applicable Company Contribution)



YOUR COPAYS/COVERAGE

Exam..... \$10
 Prescription Glasses..... \$25
 Contacts..... No copay applies
 Exam Covered in Full.....every calendar year
 Prescription Glasses

Lenses covered in full every calendar year

- Single vision, lined bifocal and lined trifocal lenses
- Polycarbonate lenses for children

Frames..... every other calendar year

- Frame of your choice covered up to \$120
- Plus, 20% off any out-of-pocket costs

~OR~

Contact Lens Care.....every calendar year
 When you choose contacts instead of glasses, your \$120 allowance applies to the cost of your contacts and contact lens exam (fitting/evaluation). This exam is in addition to your vision exam for proper contact fitting.

EXTRA DISCOUNTS AND SAVINGS

Laser Vision Correction Discounts

Prescription Glasses

- Up to 20% savings on lens extras such as coatings and progressives
- 20% off additional prescription glasses and sunglasses

Contacts

- 15% off cost of contact lens exam (fitting and evaluation)
- Available from same VSP doctor who provided your exam within last 12 months



OUT-OF-NETWORK BENEFITS

Dollar for dollar, you get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim to VSP for partial reimbursement if you decide to see an out of network provider.

Out-of-Network Reimbursement Amounts:
 Exam..... Up to \$45

Lenses:
 Single Vision Up to \$45
 Lined Bifocal Up to \$65
 Lined Trifocal Up to \$85
 Frame Up to \$47
 Contacts Up to \$105

vsp.com 800-877-7195

Monthly Cost	Employee: \$10.00	Empl. + Spouse: \$18.00	Empl. + Children: \$18.00	Family: \$25.00
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FLEXIBLE SPENDING ACCOUNTS (FSAs) (Optional to Employee)



Employers Resource gives you the opportunity to save money on your taxes with two separate flexible spending accounts. You may use flexible spending accounts to pay for eligible health care expenses, and child and adult day care expenses with before-tax dollars. This means you will not pay federal income tax or FICA (Social Security), and generally no state income tax on money you contribute to these accounts.

FSAs—Important Things to Consider

To take full advantage of spending accounts, keep in mind the rules that govern them:



- Incur eligible expenses up to the amount you contribute during the year, or forfeit remaining balances.
- You may claim an eligible expense either as a reimbursement through a spending account or as a deduction on your income tax return—but not both (consult a tax professional, if necessary).
- No changes are allowed, except in special circumstances (e.g., qualified status change).
- You must re-enroll each year to participate.

Spending Account	Calendar Year Maximum Contribution	Examples of Eligible Expenses
Health Care Spending Account	\$5,000	<ul style="list-style-type: none"> • Medical, dental, vision deductibles/co-insurance/copayments for you and your dependents • Most prescription drugs not covered under your medical plan • Chiropractic care and physical therapy not covered under your medical plan • Orthodontia • Smoking cessation programs • <u>Excludes</u> premiums
Dependent Care Spending Account	\$5,000	<p>The following expenses apply only to eligible dependents which include any child under age 13 whom you declare as a dependent on your federal income tax return:</p> <ul style="list-style-type: none"> • Before school and after-school care • Day camp • Day care center • Nursery school/preschool tuition • Services by housekeepers, au pairs or nannies whose primary responsibility is to care for dependent

OTHER PROGRAMS



www.slavic401k.com

The internet connection to your future

tax-deferred savings plans available to you and your employees today. Since all of the savings go into the plan before taxes, taxes go down and savings go up (taxes are due upon withdrawal). If your company offers our 401(k) plan, consider participating. If your company does not offer our 401(k) plan you may want to talk to your employer about considering this option.

Christmas Savings Club

Nothing can dampen the holiday spirit like a Santa who feels strapped for funds. And who likes to look forward to a New Year looming with unpaid holiday bills? Why not avoid all the stress and plan ahead? Join the Christmas Savings Club at Employers Resource, and have all your Christmas 2009 funds available by Thanksgiving 2009.

- Earn five percent simple interest.
- Just decide how much you want to save each pay period, fill out the Payroll Deduction Authorization Form and return it to your Payroll Contact. We'll take care of the rest.

401(k)

Our Employers Resource 401(k) plan is affordably priced and may be one of the best

Vacation Savings Club

- Start saving now and your money will be available in May, 2009. You may join the club at anytime.
- Earn five percent simple interest.
- Just decide how much to save each pay period, fill out the Payroll Deduction Authorization Form and return it to your Payroll Contact. We'll take care of the rest.

Workers' Compensation

Employers Resource has developed one of the strongest Workers' Compensation and Safety Programs in the co-employment industry. Our experience and expertise is backed by a proactive approach that returns employees to work quickly, processes claims smoothly, and awards companies for implementing strong safety programs. This program is administered by American Employers Benefit Trust.

Health Reimbursement Arrangement (HRA)

HRA's are similar to Flexible Spending Accounts (FSAs) except that they are not subject to the "use it or lose it" rule, so carry-over to the next year is allowable. These accounts are funded solely by the employer, benefits are non-taxable to employees and the arrangement is not tied to any medical plan. Your company may consider offering this benefit.

Health Services

Employers Resource is your source for health coaching, education and information on centers of excellence, wellness programs and integrative medicine assistance. Also, ask about our new Health Toolbox offering in 2009!



For more information regarding these programs, contact your local Employers Resource Branch Office or the Benefits Department of Employers Resource at 866-214-9506.

This guide provides summary information only and plan provisions are governed by the plan documents and summary plan descriptions of the respective plans as well as the Client Service Agreement, which describes benefit provisions and terms as provided to clients and their co-employees. Any self-funded plan offered through Employers Resource Benefit Trust is not insurance and does not participate in any state guarantee association.