



## 2009 Non-Represented Benefit Plan Overview

The overview provided below is meant to highlight the main features of each OFS Benefit Plan. They are not intended to be complete explanations of coverage, eligibility, or other detailed requirements of each program

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### Section I

**Plans shown in this section are provided on a voluntary, company-subsidized pre-tax basis and cannot be changed after 31 days from your original eligibility date, unless you experience a change in Family Status\*.**

#### 1. Medical

##### **○ Basic OR Premium PPO plan options**

OFS offers a competitive and extensive health plan to Non-Represented employees offering the flexibility of both in and out-of-network providers and “high” and “low” coverage options from which to choose, to meet the individual needs of each employee. This medical coverage includes a prescription drug plan as part of either option as well as a vision benefit. The medical plan is provided to participants through pre-tax payroll contributions.

#### 2. Dental

##### **○ Traditional**

Part of the OFS health plan is the provision of dental coverage. It provides for reimbursement of covered expenses up to annual and/or lifetime maximums, as detailed in the Summary Plan Description. There is no “network” of providers, which offers the flexibility for covered individuals to use any licensed dental provider of their choice.

*Family Status Change = marriage; divorce; birth or death of dependent; change in employment
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#### 3. Flexible Spending Accounts

One of the great programs offered in the OFS benefits package is the Health Care (HCSA) and the Dependent Care (DCSA) Spending Accounts. You are eligible to participate in these programs on the first day of the pay period following 30 days of employment if you enroll within the within the 31-day “new hire enrollment” window, or if you have a qualifying Family Status Change during the year. There are significant tax savings advantages provided with participation in these plans, as highlighted below. It is important to note that if you do not use the money set aside in these accounts during the calendar year, you will lose it!

##### \*Types of expenses to consider for this account:

- Orthodontia – 50% you pay
- Rx – all co-pays, all prescriptions
- Medical – office visit co-pays, coinsurance for hospital services
- Dental – amounts over the annual maximums, your coinsurance, etc.
- Vision – lasik eye surgery (this is not a covered item in our health plan)
- Over the Counter purchases for specified medications<sup>1</sup>

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## **Section II**

**The programs shown in this section are provided on a voluntary after-tax basis. You can enroll at any time throughout the year after the initial 'new hire' offering; however, the carriers may impose health underwriting restrictions if enrolling after initially eligible.**

### **1. Long Term Disability**

The company offers Long-Term Disability coverage on a voluntary basis. In order to have long-term disability coverage after the end of an approved short-term disability absence, you must have previously elected this coverage during your initial new hire window or during a prior open enrollment period. If you waive this coverage when first eligible and then subsequently request enrollment, you will be required to complete the EOI process with Reliance prior to the coverage taking effect. This coverage provides 60% of your monthly base salary, up to a maximum payment each month of \$16,667. The company subsidizes 50% of the monthly premiums for this and you pay the other 50%. It is important to note that due to this shared premium structure, there will be tax implications for you at the time you receive a LTD payment.

### **2. Long Term Care**

MetLife offers group rates for participation in its Long Term Care program. MetLife will send each eligible employee detailed enrollment materials, instructions, and forms required for participation in this program. If you elect to participate, your coverage will begin on the first day of the month following MetLife's receipt of your completed enrollment materials.

MetLife insures this program and once you begin participating, the premiums will be "locked in" at your age at initial participation. As long as you pay these premiums, your coverage is guaranteed. The premiums will not be increased other than normal periodic cost of living adjustments, as required by the plan.

### **3. Voluntary Supplemental Life and AD&D coverage**

The company provides an opportunity for employees to purchase various levels of voluntary supplemental life insurance for the employee and eligible dependents (legal spouse and eligible children) at attractive low group rates. This coverage is paid for in full by participating employees.

If you purchase this supplemental coverage within the initial new hire window, you will receive the coverage at "guarantee issue" (up to specified plan limits, as shown on the highlights information), which means that you will not have to undergo the Evidence of Insurability (EOI) process. Waiving this coverage during your initial enrollment period then subsequently requesting to enroll (or increasing coverage) will require this EOI process to be completed prior to coverage taking affect.

### **4. Group Term Legal – Hyatt**

OFS provides Non-Represented employees the option of electing a voluntary group legal service plan. This is paid for in full by participating employees at group discount rates offered to OFS. This program is provided on an after-tax basis and is considered an "any time" plan, which means you can enroll or terminate your coverage at any time during the year. The Hyatt program offers discounted services for such things as: Will preparation, Debt collection defense, Living Will preparation, and sources to act as your Power of Attorney, among others.

### **Section III**

**The programs shown in this section are offered to eligible employees in order to offer supplements to your personal retirement plans.**

#### **1. 401(k) – Fidelity Investments**

OFS provides a qualified 401(k) Plan for its non-represented employees, with eligibility beginning your date of hire. There are several competitive funding options within the portfolio of investment plans under this Plan. OFS allows you to elect between 1% - 60% of your base annual salary, following the ERISA annual contribution limits, which offer increased maximums on the amount you may contribute to a 401(k) Plan (\$16,500 maximum if you are < 50 years of age, \$22,000 if 50 or more years of age for 2007). We issue a company match of \$1.00 on each \$1.00, up to 6% (to a maximum of \$6,000) in which you are also immediately vested.

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### **Section IV**

**Below are the programs for which OFS fully sponsors coverage for its non-represented employees and for which no enrollment is required. Each of these programs is available on your first day of employment.**

#### **1. Short-term Disability (STD) –**

A subsidy of 70% of your annual base salary is provided for time you are out of work due to a non-work related injury or illness. This absence, in order to be covered by our STD program, must be processed and approved through our disability management provider, Matrix Absence Management – (877) 202-0055. The maximum period of coverage under the STD program is 180 days. You are required to complete a 7 calendar-day waiting period before STD coverage begins. In order to be paid during this waiting period, you must use "sick days" which are provided to each full-time regular employee. Each year, you are given a bank of 10 sick days to be used for full pay during an absence related to your own sickness (either related to an "STD" absence or an unrelated, single day illness/injury non-work related absence). If you have used all of the sick time days prior to the onset of an STD absence, your time during the waiting period will not be paid, unless you use available vacation or personal days.

#### **2. Employee Assistance Program (EAP)**

At no cost to the employee, OFS provides limited specified counseling services for a wide variety of individual and family needs as well as referrals and discounts to many commonly used work/life programs. This program, offered by a nationally recognized leader of EAP services, is available to all eligible employees and their immediate family members.

#### **3. Basic Life Insurance**

OFS gives each eligible employee company-sponsored term life insurance coverage of 1.5 times your annual base salary. This also includes Accidental Death & Dismemberment coverage, for an additional 1.5 x your salary, in the event that your death was directly related to an accident. It is provided through our life insurance carrier, Reliance Standard Life Insurance Company and is issued on a group basis.

#### **4. Tuition Reimbursement**

OFS provides each eligible employee the ability to complete classes in the pursuit of your college degree. Under this program, we subsidize a portion of your college costs, based on the Tuition Reimbursement schedule, depending on the successful completion of each eligible class. For more details, please refer to the program overview found on the OFS website. You must apply for and receive management approval of your participation in this program prior to the onset of a class.

**5. Vacation / Holiday**

OFS offers competitive programs for both vacation days and company-designed holidays. We also offer each eligible employee four personal days each year. All of these paid days off are pro-rated in your first year, depending on the date of hire. Your local Human Resources Business Partner can provide details on the programs and annual schedules.