



2012 Employee Benefits Guide



www.westonsolutions.com/careers

WESTON SOLUTIONS, INC.

EMPLOYEE BENEFITS

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- State Insured Medical Plans
- WESTON Dental Plan

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The Trusted Integrator for Sustainable Solutions

Thank you for considering Weston Solutions. As an employee-owned company, we pride ourselves on an open book policy—one that shares everything from profit strategies and results, to future plans and benefits. Our Total Rewards Partnership is an extension of that trust, promoting an open dialogue between you and your manager about your needs and aspirations. It differentiates WESTON from other companies. The Total Rewards of working at WESTON—Career and Work, WESTON Culture, and Compensation and Benefits—are what make WESTON a great place to work. This booklet highlights our Compensation and Benefits and the variety of choices we offer to meet your individual situation.

Comprehensive Health Plans

WESTON's health and welfare plans provide our employee-owners and their families the choices necessary to address their unique needs and support their personal well-being. Our plans are designed to assist you with your work-life balance by providing resources to resolve problems and help you navigate through life's issues.

Retirement Plan – 401(k) Plan

WESTON's contribution to the Retirement Plan is currently made in Company Stock which allows you to share in the value you create.

Our stock value has increased more than seven times from its initial value of \$2.99 per share in June of 2001, helping our employee-owners build their retirement savings during a time of volatility in the stock market. WESTON makes a base contribution to the plan for all eligible employees as well as a matching contribution for eligible employees who make elective contributions. Our plan offers employee-owners a wide variety of investment options through Vanguard for their own pre-tax or Roth elective contributions and their rollover contributions.

Paid Time Off

We want our employee-owners to have the freedom to take time off to enjoy life with their family and friends whether on vacation or celebrating a holiday, or to care for themselves when they are sick. We provide a variety of paid time off to meet those needs and we make sure employee-owners can use their time.

Our core values center around trust, performance and people. We extend that support to our employee-owners through a very impressive Benefits plan program. We look forward to building a Total Rewards Partnership with you.

Sincerely,

A handwritten signature in black ink that reads "Patrick G. McCann".

Patrick G. McCann
President and Chief Executive Officer



MEDICAL PLANS, DENTAL PLAN, and THE FLEXIBLE SPENDING ACCOUNT (FSA)

AETNA MEDICAL – PLAN A, PLAN B, and Select HMO

AETNA PLAN A & B

The Aetna Medical Plan A and Plan B offer two different PPO plan designs:

- A designated Primary Care Physician and referrals are not required by either plan.
- You can go to any provider that you choose – out of network coverage is available under both plans.
- To find providers in Plan A or Plan B, go to DocFind at www.aetna.com/docfind. The plan is the Aetna Choice POS II (Open Access), under Aetna Open Access plans.

Not available in Hawaii or Alabama.

AETNA SELECT HMO PLAN

The Aetna Select HMO plan is offered in most WESTON locations.

- The Aetna Select HMO plan requires the designation of a Primary Care Physician and referrals.
- Generally there are no out of network benefits, except in the case of an emergency.
- To find providers in the Select HMO, go to DocFind at www.aetna.com/docfind. The plan is the Aetna Select, under the Aetna Standard plans. (Do not select the HMO network.)

Select Plan is not available in Alaska, Hawaii, Alabama, or Nebraska.

Effective Dates: If elected, the Aetna medical plans are effective on the first day of the month coinciding with or following your Start Date.

AETNA PLAN COMPARISON

BENEFITS	Plan A		Plan B		Select HMO
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK ONLY
Deductible *Deductible Applies	None	\$300/\$600	None	\$750/\$1,500	None
PCP and Specialist Office Visits	\$20	80%*	\$30	60%*	\$20
Hospital Coinsurance	90%	80%*	80%	60%*	100%
Coinsurance Maximum	\$750/\$1,500	\$750/\$1,500	\$2,000/ \$4,000	\$2,000/\$4,000	N/A
Rx Copay Mail order available at 2x copay for 90 days	\$10 generic \$20 brand formulary \$35 non-formulary	80%* after copay	\$10 generic \$20 brand formulary \$35 non-formulary	60%* after copay	\$10 generic \$20 brand formulary \$35 non-formulary
Employee Biweekly Contribution	Single \$52.33		Single \$33.69		Single \$41.54
Employee Biweekly Contribution	Employee & Child(ren) \$228.96		Employee & Child(ren) \$147.40		Employee & Child(ren) \$174.46
Employee Biweekly Contribution	Employee & Adult \$238.12		Employee & Adult \$153.30		Employee & Adult \$181.73
Employee Biweekly Contribution	Family \$265.59		Family \$170.99		Family \$199.90

All Aetna medical plans provide coverage for vision exams and vision eyewear (*glasses or contact lenses*).

*After deductible

STATE INSURED MEDICAL PLANS

In some states, we offer non-Aetna medical plans. Most plans are HMO plans that require the designation of a Primary Care Physician (PCP) and the use of referrals. The following plans are offered:

- Keystone in PA, NJ, and DE
- BC/BS in AL, IL, and New England
- Lovelace in Albuquerque, NM
- Kaiser in CO and CA

Premiums vary by plan.

Effective Dates: Vary by plan

WESTON DENTAL PLAN

The WESTON Dental Plan is administered by Guardian. You can find participating providers at www.guardiananytime.com, select PPO Plan and Dental Guard Preferred. Benefits are available for both in-network and out-of-network providers.

Diagnostic and Preventative Services: 100%.

- Routine office visits, cleanings, and periodontal cleanings four times per year.

Basic Restoration: 80% after \$50 deductible.

- Fillings, extractions, endodontic services and oral surgery.

Major Restorative: 50% after \$50 deductible.

- Dentures, bridges, crowns, periodontics, and dental implants.

All of the benefits above are subject to an individual annual maximum of \$2,500.

Orthodontic Services: 50% of orthodontic fees for adults and children up to \$2,000.

Dental	Employee Biweekly Contribution
Single	\$ 4.86
Employee and Child(ren)	\$ 17.00
Employee and Adult	\$ 17.00
Family	\$ 20.88

Effective Dates: If elected, coverage is effective the first day of the month coinciding with or following your Start Date.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Healthcare FSA

The Healthcare Flexible Spending Account (FSA) allows employees to contribute up to \$3,000 on a pre-tax basis to pay for eligible unreimbursed medical, dental, and vision expenses as well as other qualified “over-the-counter” medicines for themselves and/or their dependents.

- Aetna, the FSA administrator, offers “streamline” claims processing for Aetna medical plan participants. This allows for automatic reimbursement for medical expenses submitted to the Plan, such as office visit copays, prescription drug copays, coinsurance, and deductibles.
- Claims for all other eligible expenses must be submitted to Aetna FSA for reimbursement.
- Over-the-counter medicines are eligible expenses with a prescription only.
- Direct deposit reimbursement is available.

Effective Dates: If elected, participation begins on the first day of the month coinciding with or following your Start Date.

Dependent Care FSA

The Dependent Care FSA plan allows you to contribute up to \$5,000 on a pre-tax basis to pay for your eligible dependent(s)’ childcare or adult care. Eligible expenses are expenses incurred so that you and, if applicable, your spouse can work, look for work, or go to school on a full-time basis. They include daycare, pre-school, before- and after-school programs for children up to age 13, day camp, and adult daycare.

Effective Dates: If elected, participation begins on the first day of the month coinciding with or following your Start Date.



LIFE and AD&D INSURANCE, LONG TERM CARE, and LTD INSURANCE

BASIC LIFE and AD&D INSURANCE

WESTON provides eligible employees life insurance at 1.5 times your annual salary for life insurance and 1.5 times your annual salary for accident death and dismemberment insurance (AD&D). For regular part time employees, salary is calculated as ½ annualized salary.

Effective Date: Start Date as an eligible employee.

SUPPLEMENTAL EMPLOYEE LIFE INSURANCE

You can purchase additional term life insurance for yourself in amounts equal to one (1) or two (2) times annual salary. Guarantee Issue coverage is available to new hires at up to \$150,000. Supplemental Life Insurance is optional and paid for by the employee at group rates. The rates for this coverage are listed below:

Employee Age	Employee Cost/Month per \$1,000 of Insurance Coverage
Less than 40	.07
40 - 44	.13
45 - 49	.23
50 - 54	.35
55 - 59	.51
60 - 64	.86
65 - 69	1.32

Effective Date: If elected, coverage is effective on the Start Date as an eligible employee for guarantee issue coverage.

DEPENDENT LIFE INSURANCE

The Dependent Life Insurance Plan covers all eligible dependents. The Dependent Life Insurance Plan offers two coverage options: 1) Basic coverage is \$10,000 for spouse and \$10,000 for each dependent child over 6 months of age and \$500 for each dependent child under 6 months of age, and; 2) Increased Spousal coverage is \$20,000 for spouse. Dependent child coverage remains the same as in Basic. The policy is optional and fully paid by the employee.

Rates: \$0.70 biweekly for basic coverage and \$1.06 biweekly for increased spousal coverage.

Effective Date: If elected, coverage is effective on your Start Date as an eligible employee.



SUPPLEMENTAL EMPLOYEE and DEPENDENT AD&D INSURANCE

The Supplemental Employee AD&D Insurance Plan provides a \$100,000 benefit in the event of accidental death. The plan also provides prorated coverage for severe accidental injuries (loss of a limb(s) or eyesight). This policy is optional and fully paid by the employee.

The Dependent AD&D Insurance Plan covers all eligible dependents. Coverage is \$10,000 for each dependent child and \$40,000 for spouse in the event of accidental death. If there are no dependent children, your spouse's coverage is increased to \$50,000.

Rates: \$1.15 biweekly for employee coverage and \$0.62 biweekly for dependent coverage.

Effective Date: If elected, coverage is effective on your Start Date as an eligible employee.

LONG TERM CARE INSURANCE

Long Term Care insurance provides benefits to help offset costs of long term care expenses such as a long-term care facility or home healthcare. We offer Long Term Care insurance from Unum for you and your family members. Employees with 10 or more years of service are provided with a base plan paid for by WESTON. New employees and employees newly eligible for the base plan can apply for new or additional Long Term Care Insurance during the semiannual enrollment periods with guarantee issue coverage. Enrollment for employees with less than 10 years of service and for family members is on a voluntary basis and paid for by the employee. The semiannual enrollment periods occur in March and September.

LONG-TERM DISABILITY INSURANCE

Long-Term Disability (LTD) Insurance provides a continuation of a percentage of your salary when you are unable to work due to injury or illness. Benefits begin after 30 days of disability. The cost of this coverage is paid by the employee. Therefore, the benefit provided at the time of disability is currently considered non-taxable for federal income tax purposes.

The LTD Plan has a pre-existing condition exclusion. A pre-existing condition is any injury, illness, pregnancy, or mental disorder for which a person has received medical advice or treatment within 90 days prior to the date on which he/she becomes insured. This exclusion applies to a disability related to the pre-existing condition that occurs in the first 12 months of coverage.

WESTON offers four levels of LTD coverage. Rates are reduced in CA, HI, NJ, and NY due to offsetting state disability plans.

LTD 1: 67% salary with cost of living increase COLA

Cost: \$0.90 per \$100 of covered earnings (\$0.44 in CA, HI, NJ, NY and RI)

LTD 2: 60% salary without COLA

Cost: \$0.68 per \$100 of covered earnings (\$0.34 in CA, HI, NJ, NY, and RI)

LTD 3: 50% salary with COLA

Cost: \$0.62 per \$100 of covered earnings (\$0.30 in CA, HI, NJ, NY, and RI)

LTD 4: 50% salary without COLA

Cost: \$0.45 per \$100 of covered earnings (\$0.22 in CA, HI, NJ, NY, and RI)



Effective Date: If elected, coverage is effective on your Start Date as an eligible employee.

RETIREMENT PLAN

WESTON SOLUTIONS, INC. RETIREMENT SAVINGS and EMPLOYEE STOCK OWNERSHIP PLAN- 401(k) PLAN

Our 401(k) plan is administered by Vanguard. There are a wide variety of investment options to choose from including Target Retirement Funds, index and managed funds, and the Vanguard Brokerage Option. Accounts from other qualified plans or IRAs can be rolled over into the Plan.

Voluntary Contributions

You may contribute a percentage of your salary up to IRS and Plan limits. The 2012 IRS annual limit is \$17,000 for employees under age 50. It is \$22,500 for employees who are at least 50 years of age by 12/31/12.

Annual WESTON Contribution

Each year, WESTON will make a contribution to the Plan on your behalf. The contribution will be made in Company Stock and/or cash. The contribution is based on the formula below:

- 2% of eligible earnings, plus 2% of eligible earnings over the Social Security Taxable Wage Base (SSTWB); plus
- An additional 2% of eligible earnings, plus an additional 2% of eligible earnings over the SSTWB for eligible employees who are at least 55 years of age with a minimum of 10 years of service; plus
- A match of 50% of your first 6% of voluntary contributions to the Plan (maximum 3% match).

Vesting

The vesting schedule for WESTON contributions is a 5-year graded vesting schedule for new employees; 25% vesting after 2 years of service and 25% additional vesting for each additional year, with full vesting after 5 years of service. Employees originally hired prior to June 2, 2001 are 100% vested after 3 years of service.

Plan Changes

Plan changes, enrollment and beneficiary designation are handled directly by Vanguard. You can enroll in the Plan at any time. You can also change your contributions and investment elections at any time.

Effective Dates: Eligible employees may participate in the calendar quarter following their Start Date (1/1, 4/1, 7/1, 10/1). Employees who do not make an alternate election will automatically be enrolled in the plan after a 30 day enrollment period at a 3% pre-tax employee contribution.



MISCELLANEOUS BENEFITS

METLAW (Pre-Paid Legal Services)

MetLaw is a voluntary benefit plan that provides pre-paid legal services for you, your spouse, and your dependent children. With MetLaw you can receive legal advice and fully covered legal services for a wide range of personal legal matters including wills, trusts, real estate transactions, traffic offenses, and family law. There is no deductible for the plan and no limit on the number of times you can use the service.

There are over 10,000 attorneys who participate in the MetLaw program. Non-network attorneys may also be used. However, reimbursement is subject to MetLaw's fee schedule. The plan costs \$7.61 on a biweekly basis.

Effective Date: If elected, coverage is effective on the first day of the month following your Start Date.



HEALTH ADVOCATE BENEFITS

Health Advocacy Service

Health Advocate can assist you with problems you might encounter while accessing the healthcare and insurance systems. It is available to you and your family members including parents and parents-in-law. Health Advocate does not provide actual health insurance coverage. Below is a list of Health Advocate plan features:

- Help you solve claim problems and negotiate provider fees.
- Assist in accessing hard-to-reach specialists and other top providers.
- Help arrange appointments and coordinates medical-record transfers.
- Assist with eldercare issues and help in finding providers.
- Help you evaluate medical plan options including Medicare options.

This benefit is available at no cost to you and your family.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP), provided by Health Advocate, is a confidential counseling/referral service provided to employees and family members including parents and parents-in-law. The EAP program provides up to four counseling sessions at no cost, telephonic evaluation and referrals to providers with your medical carrier.

Common situations the EAP program can assist employees with are:

- Marital and family stress
- Behavioral health and stress management
- Alcoholism and drug abuse
- Other work-life resources such as education, identify theft, financial and legal services

This benefit is available at no cost to you or your family.

Wellness Advocate

The wellness program helps you every step of the way starting with a Health Risk Assessment to help you evaluate your health risks. Then they will provide one-on-one Wellness Coaching Sessions to help you address your risks in the best way for you.

With support from the Wellness at WESTON program which provides the *Quit for Life* smoking cessation program at no cost and a weight loss incentive program, the coaches can help you achieve your wellness goals.

Start by taking the Health Risk Assessment (HRA) on-line. This is an online, confidential questionnaire that gives you a summary of your risks for leading diseases along with suggestions for reducing risks. Then use the online tools to track your progress and work with your coach.

This benefit is available at no cost to you or your family.

Effective Date: Start Date as eligible employee.

ADOPTION ASSISTANCE

WESTON provides adoption assistance at 50% up to \$5,000 per child for children to whom you are currently unrelated. The benefit is 50% up to \$1,000 per child for children to whom you are related by blood or marriage, e.g., stepchild or grandchild. The expenses must be incurred before the adoption is final and while you are a WESTON employee.

Effective Date: Start Date as an eligible employee.

TUITION ASSISTANCE

Tuition Assistance is available for coursework in an accredited college or university in job-related courses for Master-level degrees and above. Prior approval for benefits is required.

Effective Date: Start Date as an eligible employee.

AUTO/HOME/PET INSURANCE

WESTON employees may purchase group discounted auto, homeowners and pet insurance from MetLife Insurance Company. This insurance is paid through payroll deduction. This deduction may be initiated any time during the year.

Effective Date: Start Date as an eligible employee.

PAID TIME OFF

VACATION

New employees hired before October 31 receive pro-rated annual vacation based on their month of hire up to 10 days. Part-time employees accrue vacation each pay period based on their hours worked.

Years of Service

In year of hire
2-5 years
6-10 years
11-20 years
21+ years

Vacation

up to 10 days
10 days
15 days
20 days
25 days



HOLIDAYS

Full-time and part-time employees receive 9 paid holidays per calendar year including New Year's Day, Martin Luther King, Jr.'s Birthday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day. Part-time employees receive pro-rated holiday hours.

SICK LEAVE/PAID TIME OFF (PTO)

For full-time employees only. Exempt employees receive 30 days of sick leave upon date of hire. Non-exempt employees receive 6 days upon date of hire. Non-exempt employees are also eligible for 2 days of PTO.



For additional information, please contact **Andrea Howard** at **610-701-3541**.

*This document is intended as a summary of available benefits.
The actual plan documents and plan contracts will govern in the event of any errors or discrepancies.
All of the benefit plans are subject to change or termination by WESTON.*

