



**2009**  
**Employee Benefits**  
for Full-Time and  
Part-Time Employees



[www.WestonSolutions.com](http://www.WestonSolutions.com)

# WESTON SOLUTIONS, INC.

## EMPLOYEE BENEFITS

### Medical and Dental Plans

- Aetna- Plan A, Plan B, and the Select HMO
- Regional Non-Aetna Plans
- Cigna International Benefits Plan
- WESTON Dental Plan
- Retiree Medical Plan

### Flexible Spending Account (FSA)

- Healthcare FSA
- Dependent Care FSA

### Long Term Care, Life and AD&D Insurance and LTD Insurance

- Long Term Care Insurance
- Basic Employee Life and AD&D Insurance
- Supplemental Employee Life Insurance
- Supplemental Employee and Dependent AD&D Insurance
- Dependent Life Insurance
- Long Term Disability Insurance

### Retirement Plan – 401(k) Plan

- Weston Solutions, Inc. Retirement Savings and Employee Stock Ownership Plan

### Miscellaneous Benefits

- MetLaw
- Health Advocate
- LifeCare Referral Services
- Employee Assistance Program (EAP)
- Adoption Assistance
- Tuition Assistance
- Payroll Deducted Auto, Home and Pet Insurance

### Paid Time Off

- Vacation
- Holidays
- Sick Leave

# MEDICAL and DENTAL PLANS

## AETNA MEDICAL PLAN A and PLAN 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](http://www.aetna.com/docfind). The plan is the Aetna Choice POS II (Open Access), under Aetna Open Access plans.

Employees who reside in Alabama are not eligible for enrollment in the Aetna medical plans.

## 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](http://www.aetna.com/docfind). The plan is the Aetna Select, under the Aetna Standard plans. (Do not select the HMO network)

Not available in Alaska, Hawaii, and Alabama.

## 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	\$200/\$400	None	\$750/\$1,500	None
PCP and Specialist Office Visits	\$10	80%*	\$20	60%*	\$10
Hospital Coinsurance	90%	80%*	80%	60%*	100%
Coinsurance Maximum	\$500/\$1,000	\$500/\$1,000	\$1,500/ \$3,000	\$1,500/\$3,000	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

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

## REGIONAL MEDICAL PLANS

In some locations, we offer non-Aetna medical plans. Most plans are HMO plans which 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, MA, IL, TX
- Lovelace in Albuquerque, NM
- Kaiser in Colorado, California, Hawaii

Premiums vary by plan.

**Effective Dates:** Vary by plan

## CIGNA INTERNATIONAL BENEFITS MEDICAL PLAN

This plan is for employees on long term assignments outside of the United States. It is a PPO plan design and offers benefits both inside and outside of the United States.

- A designated Primary Care Physician and referrals are not required.
- You can go to any provider that you choose- out of network coverage is available.

**Effective Dates:** Your Start date as an eligible employee or long-term assignee.

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## WESTON DENTAL PLAN

The WESTON Dental Plan is administered by Guardian. You can find participating providers at [www.glic.com](http://www.glic.com). The dental plan is called DentalGuard 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; x-rays.

**Basic Restoration:** 80% after \$50.00 deductible

- Fillings, extractions, endodontic services and oral surgery

**Major Restorative:** 50% after \$50.00 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

**Effective Dates:** The first day of the month coinciding with or following your Start Date.

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## RETIREE MEDICAL PLAN

We offer eligible employees and their covered dependents continuation of medical and dental coverage after retirement. Eligibility includes ten years of service, age 62 or older, and coverage under a Weston medical plan immediately prior to retirement.

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## 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, vision expenses as well as other qualified “over-the-counter” medicines for themselves and/or their dependents.

### 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.

- Aetna, the FSA administrator, offers “streamline” claims processing for participants in an Aetna medical plan. 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.
- Direct deposit reimbursement is available.

**Effective Dates:** The first day of the month coinciding with or following your Start Date.

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

## 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 health care. 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 semi-annual enrollment periods with guarantee issue coverage. Enrollment for employees less than 10 years of service and for family members is on a voluntary basis and paid for by the employee. The semi-annual enrollment periods occur in March and September.

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## BASIC LIFE INSURANCE AND AD&D

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.

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## 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. Supplemental Life Insurance is optional and paid for by the employee at group rates. Guarantee issue coverage is available to new hires up to \$150,000.

**Effective Date:** Start date as an eligible employee for guarantee issue coverage.

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## SUPPLEMENTAL EMPLOYEE and DEPENDENT AD&D INSURANCE

The Supplemental Employee AD&D Insurance Plan covers all participating employees for a \$100,000 benefit in the event of accidental death. The policy also provides pro-rated 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 participating 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.

**Effective Date:** Start date as an eligible employee.

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## 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 the age of six (6) months and \$500 for each dependent child under age six (6) months; 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.

**Effective Date:** Start date as an eligible employee.

## 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.

**Effective Date:** Start date as an eligible employee

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## RETIREMENT PLAN

### WESTON SOLUTIONS, INC. RETIREMENT SAVINGS and EMPLOYEE STOCK OWNERSHIP PLAN

This plan is a qualified 401(k) plan administered by Vanguard.

#### Voluntary Contributions

Eligible Employees may contribute a percentage of their salary up to IRS and Plan limits. The 2009 IRS annual limit is \$16,500 for employees under age 50. It is \$22,000 for employees who are at least 50 years of age by 12/31/09.

#### Annual Weston Contribution

Each year, Weston will make a contribution to the Plan for each eligible employee. 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 each eligible employee who is at least 55 with a minimum of 10 years of service; plus
- A match of 50% of your first 6% of contributions to the Plan (maximum 3% match on 6% pre-tax contribution).

#### Vesting

The vesting schedule for Weston contributions is a five year graded vesting schedule for new employees, with 25% vesting after two years of service and 25% additional vesting for each additional year, with full vesting after five years of service.

**Effective Dates:** Eligible employee may participate in the calendar quarter following their Start Date (1/1,4/1,7/1,10/1)

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## 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.

**Effective Date:** Start date as an eligible employee

## HEALTH ADVOCATE BENEFIT

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

- Assists you in solving claim problems and helps negotiate provider fees for you
- Assists in finding hard to reach specialists and critical illness providers
- Helps arrange appointments and coordinates medical record transfers

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

**Effective Date:** Start date as an eligible employee

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## LIFE CARE REFERRAL SERVICES

In order to help employees balance their work and family responsibilities, WESTON provides LifeCare, which provides referrals, consultations and resources on a variety of concerns. LifeCare can help employees locate the following services and resources - in their community or nationwide- that best meet their needs and the needs of their loved ones:

- Academic Services and Education Loan Program
- Adult Care, Child Care, Adoption and Parenting
- Financial and Legal Services

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

**Effective Date:** Start date as an eligible employee

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## EMPLOYEE ASSISTANCE PROGRAM

The WESTON Employee Assistance Program (EAP), provided by Horizon is a confidential counseling/referral service provided free of charge to employees and eligible dependents. The WESTON program provides employees and their dependents with up to four sessions for evaluation, short-term counseling and/or referral to their medical carrier per problem per year. These visits with the Counselor are at no cost to the employee.

Common situations the program aims to assist employees with are:

- Marital and Family stress
- Alcoholism and Drug Abuse
- Mental health
- Financial problems

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

**Effective Date:** Start date as an eligible employee

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## 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. step-child 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

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## TUITION ASSISTANCE

Tuition Assistance is available for course work in an accredited college or university in job-related courses for Master level degrees and above.

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## PAYROLL DEDUCTION FOR 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.

# 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.

<b>Years of Service</b>	<b>Vacation</b>
In year of hire	up to 10 days
2-5 years	10 days
6-10 years	15 days
11-20 years	20 days
21+ years	25 days

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## 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.

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## SICK LEAVE

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.

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*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.*

**Integrity** Client Focus Teamwork  
**Safety** Exceptional Quality  
*Making a Difference*