

DUNCAN AVIATION 2012 BENEFITS

Traditional Medical Plan

Salary*	Under \$50,000		\$50,000-\$75,000		\$75,000-\$100,000		Over \$100,000	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
Deductible								
➤ Individual	\$450	\$750	\$575	\$925	\$675	\$1,225	\$800	\$1,550
➤ Family	\$900	\$1,500	\$1,150	\$1,850	\$1,350	\$2,450	\$1,600	\$3,100
Coinsurance								
➤ Primary Care Physician	90%	70%	85%	65%	80%	60%	80%	60%
➤ Specialist								
➤ Hospital Admission								
➤ Urgent Care								
➤ Emergency Room								
Out-of-Pocket Maximum								
➤ Individual	\$1,350	\$1,650	\$1,925	\$2,275	\$2,475	\$3,025	\$3,050	\$3,800
➤ Family	\$2,700	\$3,300	\$3,850	\$4,550	\$4,950	\$6,050	\$6,100	\$7,600
Prescription Drugs								
➤ Generic Drugs	\$10	\$10 + 25%	\$10	\$10 + 25%	\$10	\$10 + 25%	\$10	\$10 + 25%
➤ Brand Formulary	\$25	\$25 + 25%	\$25	\$25 + 25%	\$25	\$25 + 25%	\$25	\$25 + 25%
➤ Brand Non Formulary	\$45	\$45 + 25%	\$45	\$45 + 25%	\$45	\$45 + 25%	\$45	\$45 + 25%
Mail Order	2x copay	N/A	2x copay	N/A	2x copay	N/A	2x copay	N/A
Routine/Preventive Care (deductible waived) PPO and Non-PPO \$500 maximum combined								
➤ Child Immunizations	Plan pays 100%	70%	Plan pays 100%	65%	Plan pays 100%	60%	Plan pays 100%	60%
➤ Eye Exam								
➤ Pap Test								
➤ Routine Physicals								
➤ Mammogram								
Lifetime Maximum	Unlimited		Unlimited		Unlimited		Unlimited	

*Based on employee's base salary.

Traditional Medical Plan Cost (Bi-Weekly)

You may select the following coverage on a pre-tax basis

	<u>20% Discount</u> Health Screening Score 80 points or more	<u>10% Discount</u> Health Screening Score between 70 and 79 points	<u>Standard</u> Health Screening Score 69 points or less
Employee	\$47.00	\$53.00	\$59.00
Employee + Child(ren)	\$86.00	\$96.00	\$107.00
Employee + Spouse	\$101.00	\$113.00	\$126.00
Family	\$137.00	\$154.00	\$171.00

Traditional Medical Plan with Spousal Surcharge (Bi-Weekly)

You may select the following coverage on a pre-tax basis

	<u>20% Discount</u> Health Screening Score 80 points or more	<u>10% Discount</u> Health Screening Score between 70 and 79 points	<u>Standard</u> Health Screening Score 69 points or less
Employee + Spouse	\$170.00	\$182.00	\$195.00
Family	\$206.00	\$223.00	\$240.00

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High Deductible Health Plan (HDHP) Medical Plan

	PPO	Non-PPO
Deductible		
➤ Individual	\$1,500	\$3,000
➤ Family	\$3,000	\$6,000
Coinsurance		
➤ Primary Care Physician	90%	70%
➤ Specialist		
➤ Hospital Admission		
➤ Urgent Care		
➤ Emergency Room		
Out-of-Pocket Maximum		
➤ Individual	\$4,000	\$8,000
➤ Family	\$8,000	\$16,000
Prescription Drugs		
➤ Generic Drugs	Subject to PPO Deductible & 10% Coinsurance	Subject to PPO Deductible & 10% Coinsurance
➤ Brand Formulary		
➤ Brand Non Formulary		
Routine/Preventive Care		
➤ Child Immunizations	Plan Pays 100%	70%
➤ Eye Exam		
➤ Pap Test		
➤ Routine Physicals		
➤ Mammogram		
Lifetime Maximum	Unlimited	

Annual Employer Health Savings Account (HSA) Contribution*

Employee	\$ 600.00
Employee + Children	\$1,200.00
Employee + Spouse	\$1,200.00
Family	\$1,200.00

* The above contribution will be prorated based upon your date of hire. If an employee also contributes to their HSA, the combined annual contributions, between employer and employee, cannot exceed \$3,100 for single coverage, or \$6,250 for family coverage. This contribution can be increased, decreased, or revoked at anytime throughout the year.

High Deductible Health Plan (HDHP) (Bi-Weekly)

You may select the following coverage on a pre-tax basis

	<u>20% Discount</u>	<u>10% Discount</u>	<u>Standard</u>
	Health Screening Score 80 points or more	Health Screening Score between 70 and 79 points	Health Screening Score 69 points or less
Employee	\$26.00	\$29.00	\$32.00
Employee + Child(ren)	\$49.00	\$56.00	\$62.00
Employee + Spouse	\$65.00	\$73.00	\$81.00
Family	\$94.00	\$106.00	\$118.00

HDHP Medical Plan with Spousal Surcharge (Bi-Weekly)

You may select the following coverage on a pre-tax basis.

	<u>20% Discount</u>	<u>10% Discount</u>	<u>Standard</u>
	Health Screening Score 80 points or more	Health Screening Score between 70 and 79 points	Health Screening Score 69 points or less
Employee + Spouse	\$134.00	\$142.00	\$150.00
Family	\$163.00	\$175.00	\$187.00

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Dental (Pre-Tax Benefit)

If you utilize a Preferred Provider (PPO):			All Other Providers:		
	Calendar Year Deductible <u>Single/Family</u>	Calendar Year <u>Coinsurance</u>		Calendar Year Deductible <u>Single/Family</u>	Calendar Year <u>Coinsurance</u>
Preventive	\$0 / \$0	100%	Preventive		100%
Basic Restorative	\$50 / \$100	80%	Basic Restorative	\$75 / \$150	70%
Major Restorative		60%	Major Restorative		50%
Orthodontia	\$0 / \$0	60%	Orthodontia	\$0 / \$0	50%

Dental Cost (Bi-Weekly)	
Employee	\$6.00
Employee + Child(ren)	\$13.90
Employee + Spouse	\$15.90
Family	\$17.90

Life Insurance		
Basic Group Term	Accidental Death/Dismemberment	Dependent Life
1 x Annual Earnings	1 x Annual Earnings	Spouse – \$2,000
\$100,000 Maximum	\$100,000 Maximum	Children – \$2,000
		Infants – \$200

Voluntary Term Life (After-Tax Benefit)
\$10,000 increments to a maximum of \$500,000
\$5,000 - \$100,000 Spouse
\$1,000 - \$10,000 Child

Short-Term and Long-Term Disability
60% after missing 80 hours of work
A partial disability benefit is available

Other Optional Benefits (Pre-Tax Benefit)
Flexible Spending Account
Dependent Care Flexible Spending Account
Health Savings Account
Vision Plan
Cancer Plan
Accident Plan

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401(k) Retirement Savings	Miscellaneous Benefits																																
<p>➤ Maximum Pre-Tax Contribution 75%</p> <p>➤ 25% Match on 5% of pay, calculated per pay period</p> <p>➤ Additional discretionary match up to 25% on 5% of pay at year end.</p> <p>➤ Employees with 15 or more years of service are eligible for an additional discretionary match of up to 25% on 5% of pay.</p> <table style="width: 100%; margin-top: 20px;"> <thead> <tr> <th style="text-align: left;"><u>Years Of Service</u></th> <th style="text-align: left;"><u>Vesting %</u></th> </tr> </thead> <tbody> <tr> <td>Less than 2 years</td> <td style="text-align: center;">0</td> </tr> <tr> <td>2 years</td> <td style="text-align: center;">20</td> </tr> <tr> <td>3 years</td> <td style="text-align: center;">40</td> </tr> <tr> <td>4 years</td> <td style="text-align: center;">60</td> </tr> <tr> <td>5 years</td> <td style="text-align: center;">80</td> </tr> <tr> <td>6 + years</td> <td style="text-align: center;">100</td> </tr> </tbody> </table>	<u>Years Of Service</u>	<u>Vesting %</u>	Less than 2 years	0	2 years	20	3 years	40	4 years	60	5 years	80	6 + years	100	<p style="text-align: center;">Personal Time Bank</p> <table style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: left;">Completed Service</th> <th style="text-align: left;">Time Available</th> </tr> </thead> <tbody> <tr> <td>6 months:</td> <td style="text-align: right;">40 hours</td> </tr> <tr> <td>1st year</td> <td style="text-align: right;">80 hours</td> </tr> <tr> <td>2nd – 5th</td> <td style="text-align: right;">120 hours</td> </tr> <tr> <td>6th year</td> <td style="text-align: right;">128 hours</td> </tr> <tr> <td>7th year</td> <td style="text-align: right;">136 hours</td> </tr> <tr> <td>8th year</td> <td style="text-align: right;">144 hours</td> </tr> <tr> <td>9th year</td> <td style="text-align: right;">152 hours</td> </tr> <tr> <td>10 + years</td> <td style="text-align: right;">160 hours</td> </tr> </tbody> </table> <p style="margin-top: 20px;">Personal time off can be used for absences including illness, personal business, vacation, etc.</p> <p style="text-align: center; margin-top: 20px;">Paid Holidays</p> <p style="text-align: center;">New Year's Day Memorial Day Independence Day Labor Day Thanksgiving Day Friday after Thanksgiving Christmas Day Floating Holiday</p> <p style="text-align: center; margin-top: 20px;">Other</p> <p style="text-align: center;">Adoption Assistance College Savings Plan Relocation Assistance Educational Assistance and Tuition Reimbursement In-House Company Training Up to \$2,500 toward obtaining Private Pilot License Up to \$2,500 toward obtaining Instrument Rating Free Uniforms and Cleaning Years of Service Recognition Program Wellness Program Employee Referral Program Employee Assistance Program Credit Union Lunchroom Services Bereavement Leave Emergency Medical Response Team Discounts at Local Area Merchants On-Site Fitness Facility</p>	Completed Service	Time Available	6 months:	40 hours	1 st year	80 hours	2 nd – 5 th	120 hours	6 th year	128 hours	7 th year	136 hours	8 th year	144 hours	9 th year	152 hours	10 + years	160 hours
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<p>The Duncan Investment Plan enables employees to invest after-tax dollars into the American Funds group of mutual funds without paying a sales charge.</p> <p>You have your choice of opening an Investment Plan Account, a Roth IRA account or both. Some of the features include:</p> <p><u>Investment Plan</u></p> <p>➤ No limit on your contribution</p> <p>➤ Access to your money at any time</p> <p><u>Roth IRA</u></p> <p>➤ Tax-free earnings</p> <p><u>Both Plans</u></p> <p>➤ Money invested through payroll deduction</p> <p>➤ Statements mailed from American Funds directly to your home</p> <p>➤ Local broker available to provide investing advice at no charge</p> <p>Note – This plan is separate from the 401(k) plan; it is a personal investment account. It is not necessary to be a participant in the 401(k) plan to open an investment plan account</p>																																	