



BENEFIT SUMMARY

LifeNet Health provides a comprehensive Employee Benefits Program available to all regular full-time and part-time employees. A part-time employee must work a minimum of 20 hours per week to be eligible for benefits. Benefits are offered for both full and part time employees unless otherwise stated.

For most benefits, coverage commences the first of the month following 30 days of active service with LifeNet Health unless otherwise stated. Open enrollment normally begins during November of each year for the contract year, which is from January 1st through December 31st. An eligible new-hire employee has a 30-day open enrollment period from the first day of employment.

LifeNet Health maintains an IRS qualified Section 125 Flexible Spending Benefits Plan called the “LifeNet Health Flexible Benefits Plan” and commonly referred to as a “Cafeteria Plan.” The premiums, which fall under Section 125 of the Cafeteria Plan, are exempt from Federal and FICA withholding taxes and are usually exempt from state withholding taxes.

THE FOLLOWING BENEFITS ARE AT NO COST TO THE EMPLOYEE!!

Short-term Disability

LifeNet Health believes it is important to compensate employees due to maternity, illness or injury, certified by a physician that would require an employee to be absent from work for a period of greater than 10 consecutive scheduled workdays. Employees are eligible for short-term disability after 90 days of continuous service with LifeNet Health. At that time, LifeNet Health will provide 66-2/3% of their regular base salary commencing on the 11th workday of absence until the end of the 90th calendar day for an approved disability leave. Maternity Leave is 6 weeks for normal delivery and 8 weeks for cesarean delivery. All sick leave and paid-time-off days will have been exhausted prior to commencing the short-term disability provision.

Long-term Disability

Full time employees will be able to protect themselves against total loss of income in the event of a prolonged medical disability (greater than 90 days) with their enrollment in a long-term disability program offered through CIGNA. Premiums are based on salary and age. If you sign up at your first eligibility, there is no requirement to provide evidence of good health (coverage is guaranteed). In the event of disability, an employee will receive a sixty percent (60%) salary continuation until released to return to work or until age 65. Disability payments received are taxable income and a 1099 will be issued.

Life Insurance

Full time employees are provided with Life Insurance in which the coverage is 2x your annual salary (minimum \$50,000 – maximum \$400,000). Part time employee's coverage is \$25,000. This plan is administered by CIGNA.

Accidental Dismemberment and Disability Insurance (AD&D)

As a full time employee and as part of your CIGNA Life Insurance, Long Term Disability program, LifeNet Health has also implemented an AD&D feature provided to you. In the event you die or become disabled due to an accident your beneficiaries will receive an additional benefit.

Travel and Accident Insurance

All LifeNet Health employees are automatically covered under a Travel and Accident Insurance Policy if they have authorized LifeNet Health to monitor their driving record via the DMV monitoring program. The policy has a maximum per employee of \$100,000 and an aggregate of \$300,000 per accident.

Pension Retirement Plan

To be eligible to participate in the LifeNet Health Pension Plan, an employee must meet the following requirements:

- Attained the age of twenty and ½,
- Completed six consecutive months of service and work 1000 hours,
- Employed by LifeNet Health on the last day of the plan year, December 31st.

Employees may not contribute to the plan. The plan accepts rollovers from a previous employer's qualified plan. Account summaries are provided to participants annually. The vesting schedule is as follows: Yr 1: 0% Yr 2: 20% Yr 3: 50% Yr 4: 75% Yr 5: 100%

Workers' Compensation Insurance

All employees are covered under LifeNet Health's workers' compensation insurance for work-related injuries, accidents or illnesses at no cost to the employee. Employees receiving worker's compensation are not eligible for short-term disability from LifeNet Health. Employees must report a work-related injury to their supervisor and the Safety Officer immediately.

Holidays, Paid-Time-Off (PTO) and Sick Leave

LifeNet Health provides eight (8) paid company holidays. Employees are eligible for holiday pay upon being hired. PTO and sick time begins accruing upon being hired. PTO and sick banks may not be used until after having completed ninety days of continuous service.

LifeNet Health observes the following holidays: New Years Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, Christmas, and two floating holidays.

Holiday Hours	Hrs. Paid Per Holiday
	Full time: 8 hrs. Part time 20-29: 4 hrs. Part time 30-36: 6 hrs.

PTO Accrual	PTO Earned Per Hr Worked	Max Earned Per Pay / Yr
Full-time		
Hire to 5 yrs:	.06923 per hr. worked	5.54 hrs. per pay / 18 days
5 –10 yrs:	.0807 per hr. worked	6.47 hrs. per pay / 21 days
10 + yrs:	.10 per hr. worked	8.00 hrs. per pay / 26 days

Part-Time	
20-29 hrs:	2.77 hrs. per pay / 9 days
30-36 hrs:	4.16 hrs. per pay / 13.5 days

SICK Accrual	Sick Earned Per Pay	Max Earned Per Pay / Year
	.2307 per hr. worked	Full time 1.85 hrs/ 6 days
		Part time 20-29: .93 hrs. / 3 days
		Part time 30-36: 1.39 hrs. / 4.5 days

Employee Assistance Program

LifeNet Health believes it is in the best interest of the corporation and all employees to provide a program that is designed to assist employees and their families in dealing with personal problems. The program is managed by the Bon Secours Health System and provides confidential and professional consultation services at no cost to the employee.

Tuition Reimbursement Program

Full-time employees are eligible to participate in LifeNet Health’s Tuition Reimbursement Program. The purpose of the program is to pursue higher education at an accredited institution to improve the employee’s job skills and performance. LifeNet Health provides up to \$3,000.00 per calendar year for books, lab fees and tuition. Employees receiving public or private assistance may not eligible to receive reimbursement through LifeNet Health. Employees must receive a grade of a “C” or higher and submit their grades by the last day of the month after the course is completed.

Credit Union

All employees of LifeNet Health are eligible to join Guardian Federal Credit Union and Chartway Federal Credit Union. Full checking and saving accounts are offered through both credit unions as well as several types of loans.

THE FOLLOWING BENEFITS ARE WITHHELD ON AN PRE-TAX BASIS

Medical Insurance

Health insurance is mandatory for all full-time and part-time employees. LifeNet Health's group health coverage is through the **BASE PLAN:** Anthem Key Care PPO 20 Plus Plan with an option to purchase the coverage in **BUY UP PLAN** Anthem Key Care PPO 10 Modified Plan and may be waived if the employee has other current coverage. The employee must enroll in the LifeNet Health group plan immediately upon loss of other health insurance coverage. The health insurance plans are designed to extend the best possible coverage at the lowest possible premium. Employees have the option of employee only, employee plus one dependent or family coverages. A comprehensive package of each plan option available will be presented to the employee upon employment. Group health continuation coverage is available through COBRA should an employee lose coverage due to a reduction of work hours or termination (for reasons other than gross misconduct on the employee's part). Qualifying beneficiaries are also entitled to this same continuation of coverage.

Group Dental Insurance

LifeNet Health offers group dental through Delta Dental Plan of Virginia (DDPV). There are two options: **BASE PLAN:** DeltaCare 201 and **BUY UP:** Delta Premier USA. Both plans pay 100% of basic charges. DeltaCare 201 is a managed care plan (DMO) similar to an HMO in the health industry. The plan requires the use of a limited network with lower premiums and set co-pays. Delta Premier USA is an indemnity product with higher premiums and a \$50 annual deductible. The employee may either use a dentist in an extensive network or go outside the network. The employee's co-pay is a percentage of the dentist's fee. If a non-network dentist is used, the employee may be required to pay the difference between what DDPV pays, which is a percentage of what is considered "usual, customary, and reasonable (UCR)" fees and what the dentist has billed. Dental insurance may be continued through COBRA provisions upon the employee's termination or reduction in hours.

Medical Reimbursement Plan

LifeNet Health offers its employees the opportunity to set aside money on a pre-tax basis to pay for medical/dental/vision expenses, co-pays, deductibles and many other expenses not currently covered under health insurance plans. The maximum amount that an employee can allocate to a Medical Reimbursement Account is \$5,000.

Dependent Care Reimbursement Plan

LifeNet Health offers its employees the opportunity to set aside pre-tax dollars in a reimbursement account for dependent care expenses. The maximum amount that can be allocated to a Dependent Care Reimbursement Account is \$5,000.

A grace period has been included in the plan to extend the incur expense date to 2 ½ months past the end of the plan year. All unused Flexible Spending Accounts funds will be forfeited. March 22 is the last day to submit any flex claims for the prior year.
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Employees can enroll in the MBI Debit Card program to manage their Flexible Spending Account expenditures.

403 (B) Tax Deferred Annuity

Employees may elect to participate in a 403(B) Plan for retirement in which they are 100% vested from day one for their (employee) contributions. Deductions are made through payroll *before* calculating federal and most state taxes. Currently, the provider is Principal Financial Group who offer a variety (more than three) investment options and manages the enrollment in the 403(b).

AFLAC Insurance

Personal Cancer Indemnity and Personal Disability Income Protector Plan will be offered.

THE FOLLOWING BENEFITS ARE WITHHELD ON AN AFTER TAX BASIS

Legal Coverage

LifeNet Health offers a discount legal plan through Legal Resources. One low monthly fee provides you and your family with legal services covered by the plan. All attorney fees for legal services listed in the “Summary of Services” are either covered in full or at a 25% discount off usual and customary fees, depending on the legal matter.

Voluntary Additional Life Insurance

As well as the LifeNet Health provided Life Insurance both Full time and Part time employees are eligible to purchase additional Life Insurance through payroll deductions. The maximum amount of coverage that can be purchased at a group rate is 5x your annual salary. The premium cost is calculated using age banded rates per every \$1,000 of additional Life Insurance coverage purchased.

AFLAC Insurance

Personal Cancer Indemnity and Personal Disability Income Protector Plans will be offered.

All plans are subject to revision at the Company's discretion. The Vice President of Human Resources maintains the plan documents. Any discrepancies in this summary are superseded by the actual plan documents.

Last Revision: November 2008