

## BENEFIT HIGHLIGHTS

Daugherty offers a comprehensive employee benefits program including, but not limited to

- Health, Dental, and Vision Insurance
- Life, Disability, and Long Term Care Insurance
- Revenue Sharing and 401K Retirement Savings Plan
- Holiday, Vacation, and Sick Leave Time
- Cafeteria/Section 125 Plan
- Referral Bonus
- Tuition Reimbursement
- Training, including subscription to Safari Online Library

## CONTACT US

For more information on Daugherty Business Solutions visit us on the web at [www.daugherty.com](http://www.daugherty.com) or contact us 800.737.8200.

## OFFICES

- St. Louis (HQ)
- Atlanta
- Chicago
- Dallas
- Minneapolis

## HEALTH CARE

### United Healthcare (UHC) Choice Plus

Listed below is a partial outline of benefits. This summary should not be relied upon to fully determine coverage. See the Certificate of Coverage for applicable limits and exclusions to coverage for these health services. The dollar amount or percentage of eligible expenses listed is the amount the member is required to pay. If differences exist between this summary of benefits and the certificate, the certificate governs.

Employee contribution for medical coverage is \$ 33.91 per bi-weekly payroll for single coverage, and \$93.20 per bi-weekly payroll for family coverage.

#### *Eligibility*

Coverage begins on the first of the month following your employment date.

#### Inside the UHC Network

When using a primary care physician in the UHC network, you do not have to pay a deductible. The plan pays 100% of covered expenses, except for a \$10 copay per office visit for a primary doctor and \$20 for a specialist, a \$150 fee per emergency room visit, and \$50 fee for urgent care visit.

- Program Benefit Maximum: None
- Dependent Age Limit: 25
- Full Time Student: Age 25

#### Outside the UHC Network

Each calendar year you will have the following:

- Program Benefit Maximum: None
- Individual deductible: \$1,000
- Family deductible: \$2,000

After the appropriate deductible has been satisfied, the plan will pay 80% and your copayment is 20%.

- Individual maximum out-of-pocket expenses: \$2,500
- Family maximum out-of-pocket expenses: \$5,000
- After the maximum out-of-pocket amount is obtained, the plan will pay 100% of covered expenses.

#### UHC Prescription Drugs

- At Participating Retail Pharmacy: \$6-generic/\$20-Preferred Drug list/\$35 Non-Preferred Drug list
- Mail order program: \$15 generic/\$50 Preferred Drug list/\$87.50 Non-Preferred Drug list

## VISION CARE

Inside the network, UHC will cover one refractive eye examination every calendar year. A \$10 copay per visit does apply. Daugherty Systems also funds each employee \$100 per calendar year toward family vision care. Coverage begins on the first of the month following your employment date.

# Synopsis of Employee Benefits

## **BASIC LIFE**

Three times the annual salary for employees, with a minimum of \$25,000 and a maximum of \$400,000. Benefits cover you on and off the job. Benefits will be reduced 35% at age 65. Coverage will be terminated at age 70 or retirement, whichever occurs first. There is a spousal benefit of \$10,000, and a dependent benefit of \$500 up to the age of 6 months and \$5,000 thereafter. Coverage begins on the first of the month following your employment date.

## **ADDITIONAL LIFE INSURANCE**

Group universal life insurance may be purchased for the employee and family through payroll deduction, at competitive group rates.

## **DENTAL**

Dental Insurance is provided through Assurant Benefits. There is a network of providers or you may go to a dentist of your choice. If you choose a network provider you will have a 10% higher level of coverage.

### ***Eligibility***

Coverage begins on the first of the month following your employment date.

### ***Dental Expense Benefits:***

- Individual Deductible: \$25 (waived for preventive care)
- Family Deductible: Three individual deductibles
- Preventive Services: 100% no deductible in or out of the network
- Basic Services: 90% in network/80% out of network after \$25 deductible
- Major Services: 60% in network/50% out of network after \$25 deductible

\$2,500 yearly benefit period maximum.

\$2,500 lifetime maximum Orthodontia benefits for dependent children under age 19. There is a \$50 separate deductible for Orthodontia services.

\$1,000 lifetime maximum (for appliances, not surgery) for Temporomandibular Joint Treatment (TMJ).

## **SHORT TERM DISABILITY INSURANCE**

Sixty percent of your basic weekly earnings, subject to a maximum weekly benefit of \$800 and reduced by any "other income". The minimum benefit is \$25. This coverage is for the first 90 days of a disability. Coverage begins on the first of the month following your employment date.

## **LONG TERM DISABILITY INSURANCE**

Sixty percent of your basic monthly earnings, subject to a maximum monthly benefit of \$10,000 and reduced by any "other income". The minimum monthly benefit will be the greater of i)\$100 or ii)15% of the Schedule amount. This coverage starts on day 91 of a disability. Eligibility for this coverage is up to age 65. Coverage begins on the first of the month following your employment date.

## **RETIREMENT PLAN**

Daugherty Systems maintains a 401(K) savings plan. See your Human Resource representative for a separate booklet which explains the eligibility requirements and benefits afforded by this plan.

- Employees can contribute 1% to 100% of their pay with a maximum of \$16,500 for the 2009 calendar year.
- Employees over the age of 50 may contribute a catch-up deferral of up to \$5,500 in 2009.
- 35 different investment accounts options.
- Daugherty Systems will match 50% up to the first 6% of deferred salary.
- Incremental vesting with 100% vesting after 6 years of service.

# Synopsis of Employee Benefits

## **SICK LEAVE**

All full-time employees earn five days of sick leave during each anniversary year.

## **VACATION**

Vacation will be accrued at a rate of an additional day of vacation per year of service with milestones consisting of the following:

- 1 year two weeks (10 days)
- 5 years three weeks (15 days)
- 10 years four weeks (20 days)
- 15 years five weeks (25 days)

Each employee accrues vacation time from the date of hire to their next anniversary day.

At the beginning of each year between milestones, employees will accrue vacation at a rate of one additional day (8 hours) per year.

## **HOLIDAYS**

Employees receive ten (10) paid holidays. Daugherty Systems holiday schedule will be announced annually in advance of the New Year by Daugherty Systems Human Resources department.

## **TUITION REIMBURSEMENT**

A program of education assistance has been established for full-time non-temporary employees. The maximum investment available from Daugherty Systems for an advanced degree will be \$15,750 with an annual maximum disbursement of \$5,250. Daugherty Systems will pay 100% of tuition and book costs, when a grade of "A" is received, and 85% of the same cost when a grade of "B" is received for classes taken which have been pre-approved by Daugherty Systems Senior Management. In addition, Daugherty Systems will pay 75% of tuition and books costs at the start of the class, with a paid receipt. Any employee desiring to participate in the Education Assistance program who is employed less than one year will be reimbursed for pre-approved course work after the completion of first year anniversary date.

## **OTHER AVAILABLE BENEFITS**

### **REVENUE SHARING**

Daugherty Systems will allocate ½ % of each current year's net sales to be distributed among the employees who are employed through the end of each calendar year. Distribution will be based on the cumulative number of months of service.

### **SECTION 125 PLAN**

Daugherty offers a pre-tax savings plan with elective reduction of salary for out-of-pocket costs for unreimbursed medical expenses and dependent care expenses.

### **TRAINING**

Daugherty Systems has developed our own in-house training courses, computer based training, as well as seminars for all employees. We also provide employees access to an online digital library with over 5,000 resources and have home work study programs available.

### **DIRECT DEPOSIT PAYROLL**

You may elect to Direct Deposit your payroll check in as many as three personal accounts.

### **SOCIAL EVENTS**

Daugherty Systems sponsors several social outings each year for employees and their families.