

MIDLANDS

orthopaedics, p.a.

2008-2009 MOPA Benefits Summary
for employees who work at least 30 hours per week

- Medical and Rx coverage through Blue Cross Blue Shield of South Carolina; effective date is the first day of the month after 90 days of employment; employee health coverage is subject to a premium of \$25 per pay period; dental, dependent coverage and a high deductible health plan is available
- \$20,000 Life and Accidental Death & Dismemberment coverage through SunLife; effective date is the first day of the month after 90 days of employment; 100% employer paid.
- Short and Long Term Disability insurance through The Hartford; 60% (of pay) monthly benefit up to \$10,000 (guaranteed issue); 15 day elimination period for STD benefits; effective date is the first day of the month after 90 days of employment; 100% employer paid
- Health and Dependent Care Flexible Spending Accounts; effective date is the first day of the month after 90 days of employment; participation optional and 100% employee paid.
- Supplemental insurance policies available through Colonial Life and Provident Insurance companies; includes life, accident, cancer, and additional disability policies; participation optional and employee paid; effective date is the first day of the month after 90 days of employment
- Midlands Orthopaedics, PA 401(k) Profit Sharing Plan through The Principal Financial Group; Midlands matches 50% of employee contributions up to 6% of pay; 1 year service requirement prior to participation
- Annual Profit Sharing Contribution to 401(k) account- 3% of pay; 1 year service requirement for eligibility
- 7 paid holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and the following Friday, and Christmas Day; no waiting period for holiday pay. $\frac{3}{4}$ employees receive 6 hours of holiday pay
- Paid Time Off- 0 hours for the first 6 months; 40 hours effective the first day of the month following 180 days of employment; FT accrual of 10 hours/month (7.5 hrs/mth for $\frac{3}{4}$ employees) beginning in with month 13
- \$150 Uniform Allowance for Clinical Employees; uniform sets provided annually to clerical employees who are required to wear them.

HEALTH AND DENTAL INSURANCE PREMIUMS
Health coverage includes prescription coverage.

June 01, 2008 through May 31, 2009

BCBS Preferred Blue Plan	Employee cost biweekly	Employee Annual Cost	MOPA contribution to HSA/mo	MOPA contribution to HSA/yr
EE only med/rx	\$25.00	\$650.00		
EE/CH med/rx	\$203.88	\$5300.88		
EE/SP med/rx	\$246.80	\$6416.80		
Family med/rx	\$300.45	\$7811.70		
HD EE only med/rx	\$1.00	\$26.00	\$50	\$600.00
HD EE/CH med/rx	\$170.88	\$4442.88	\$95	\$1140.00
HD EE/SP med/rx	\$206.85	\$5378.10	\$115	\$1380.00
HD Family med/rx	\$251.82	\$6547.32	\$140	\$1680.00

Assurant Dental		
EE only	\$19.45	\$505.70
EE/CH	\$42.33	\$1,100.58
EE/SP	\$39.25	\$1,020.50
Family	\$62.13	\$1,615.38

EE = employee only
 EE/CH = employee + children
 EE/SP = employee + spouse
 Family = employee + children + spouse
 HD = high deductible plan