

Medical, Prescription, Dental and Vision Benefits—Company Drivers

Medical Insurance

The Company offers major medical insurance coverage from Blue Cross Blue Shield of Nebraska (BCBSN). Under the Plan, participants can choose to go to PPO (Preferred Provider Organization) or non-PPO providers of medical services.

	PPO Provider	Non-PPO Provider
Deductible:		
Single	\$750.00	\$1,500.00
Family	\$1,500.00	\$3,000.00
Coinsurance	80%/20%	70%/30%
Annual Maximum Coinsurance Amount:		
Single	\$2,000.00	\$3,000.00
Family	\$4,000.00	\$6,000.00
Lifetime Maximum = \$2,000,000.00		

Type of Coverage	Employee Monthly Cost	Company's Share
Single Coverage	\$65.00	\$297.00
Employee & Children	\$165.00	\$435.00
Employee & Spouse	\$235.00	\$665.00
Employee, Spouse & Children	\$245.00	\$840.00

Prescription Drug Insurance

Prescription drug coverage through Walgreens is provided to employees as part of the health benefits program.

There is no premium charge, but the employee will be responsible for a co-payment or co-insurance, whichever is greater.

Types of Prescriptions	Co-Payments
Retail:	
Formulary Drugs	\$25.00 or 20%
Nonformulary	\$50.00 or 20%
Generic	\$12.00 or 20%
Mail:	
Formulary Drugs	\$70.00
Nonformulary	\$120.00
Generic	\$24.00

Dental Insurance

Dental insurance coverage is provided by Ameritas Life Insurance Corporation.

	Amt./Cost
Coinsurance (Plan Pays)	
Type 1 Preventative (periodic exams, cleanings)	100%
Type I Basic (fillings, simple extractions)	80%
Type II Major (dentures, bridges)	50%
Deductible	
Type 1 Preventative	\$0
Type I Basic & Type II Major	\$50.00
Maximum	
Per calendar year per person	\$1,500.00

Type of Coverage	Monthly Premium Cost
Single	\$15.72
Employee & Spouse	\$32.78
Employee & Children	\$33.60
Employee, Spouse & Children	\$50.16

Vision Insurance

The Company offers two classes of vision insurance coverage provided by EyeMed.

Benefit	Monthly Premium Cost	Co-Pay
1. Annual Examination (once every 12 months)		
Single Coverage	NONE	\$10.00
Employee & Spouse	\$.50	\$10.00
Employee & Children	\$.50	\$10.00
Employee, Spouse & Children	\$1.00	\$10.00
2. Annual Exam with Ophthalmic Materials (lenses & frames) (once every 12 months)		
Single Coverage	\$7.37	\$25.00
Employee & Spouse	\$14.50	\$25.00
Employee & Children	\$15.30	\$25.00
Employee, Spouse & Children	\$22.75	\$25.00

- Coverage of all insurance benefits become effective on the first day of the month following two calendar months of employment. All Insurance Premiums are deducted on a weekly, pre-tax basis.

Life Insurance, Retirement and Additional Benefits—Company Drivers

Life Insurance

The Company provides each employee with a life insurance plan. At no expense to the employee the policy provides:

- Life insurance coverage with a face value of \$20,000 until the first of the month following one year of service at which time the coverage will increase to \$50,000.
- Accelerated Life Benefit available in the event of terminal illness.
- Ability to purchase additional voluntary life insurance coverage for self or dependants.
- Coverage becomes effective on the first day of the month following two calendar months of employment.

Paid Vacation

- 5 days paid vacation after one year of continuous employment.
- 10 days paid vacation after two years of continuous employment.
- 15 days paid vacation available annually after continuous employment for ten years.

Short-Term Disability Insurance

- Provided to employees at no cost.
- Weekly benefit of 60% of average wages for up to 22 weeks.
- Coverage becomes effective on the first day of the month following 12 consecutive months of service.

Profit Sharing

- Consists of a discretionary annual contribution made by the Company.
- Contribution amounts are determined using Company's profitability, employee's years of service and employee's annual compensation.
- Employees become eligible on April 1 or October 1 after completing one year of service.
- Vesting begins after three years of service.

401 (k)

- Ability to contribute 100% of wages up to annual dollar limitations set by the IRS.
- Company provides a partial match of \$.10 for every dollar of the first 5% of compensation deferred into the 401(k).
- Eligible rollover retirement dollars from a prior employer are accepted at any time after hire date.
- Several diversified mutual investment funds available.
- Fully vested after three years.
- Employees become eligible and may begin participating on the first quarter following their hire date.