



## C&T Consulting Services, L.L.P. Benefits Summary

**Overview** C&T's Benefits Plan allows you to select the medical and other insurance coverage that suit your personal and family lifestyle best. Also, we welcome your participation in a wide range of savings, educational, and benefit plans, which are outlined in this summary. C&T shares the cost of salaried employees' benefits, while hourly employees buy coverage at its cost to the company.

*The following is a brief description of our benefits, offering only the main features of our plans.*

**Medical Insurance** Our C&T Preferred Group Plan, through Humana Employers Health Insurance Company, encourages the use of our Preferred Provider Organization (PPO) Network while preserving the patient's right to select the physician of his or her choice. Medical benefits are affective from the first day on the job. C&T will pay 100% of the insurance premium for the salaried employees. Family coverage is also available. The plan has a co-insurance (80/60) feature that provides flexibility to an employee to choose a non-participating Provider (NON-PPO) at 60% coverage, or a participating provider at 80% coverage.

The Prescription Drug Plan allows employees to pay only \$10.00 for generic drugs if allowed by prescribing physician, \$30.00 for name brand drugs, \$50.00 for Non-Formulary drugs, and 25% for High Tech/New Medications.

This (PPO) plan carries an (in-network) \$35.00 Doctor's office visit co-payment. Your individual deductible is \$1,000.00

The plan also includes maternity and OB-GYN care, subject to deductible and co-insurance.

**Note:** You may be subject to a 1 year penalty if you do not enroll within 30 days of you date of hire, unless you have proof of insurance.

**This summary is for explanatory purposes only. You will receive an employee booklet after enrollment, which fully describes the coverage.**



## Dental

C&T offer you superior dental coverage through Ameritas Health Services Plan (Ameritas Life Insurance Corp.). This dental coverage includes all preventative services at 100%, with no deductible. Basic Services are covered 80% after deductible. Major services are covered according to the scheduled benefit (which is approximately 50% after deductible). The annual maximum coverage is \$1,200. Coverage also includes Orthodontia Services (braces) and covers 50% with no deductible, beginning your third benefit year. Lifetime maximum orthodontia is \$1,200. The deductible is \$50.00/benefit year. Separate \$50.00/benefit deductible for each major service. Once you have enrolled for coverage, refer to the Ameritas benefit booklet and all relative material.

**Note:** You may be subject to a 1 year penalty if you do not enroll within 30 days of your hire date, unless you have proof of insurance.

## Eye Care

C&T also offers you vision care services through Ameritas Health Services. You may receive one eye exam per calendar year, covered as Level 1 preventive care expense, with the freedom to use any Ophthalmologist or Optometrist. You will also receive a 25% discount for frames, lenses and other options (UV tinting, scratch resistant coating, etc.) at Pearle Vision Centers.

## 401(k) Plan

C&T Consulting Group, Inc. has established a 401(k) Plan effective October 1, 1994 to encourage employees to take advantage of tax deferred savings. Employees who have reached age 21 will be eligible to participate as of October 1, 1994. Employees hired after October 1, 1994 will be eligible on the next entry date following his/her date of employment and attaining age 21. **Entry dates are January 1, April 1, July 1, and October 1.** Employees can direct the Company to withhold from 1% to 20% of their pay, the amount of which will not be subject to income taxes. The Plan has a discretionary matching contribution which allows the employer to choose the match, if any, to be made each year. For plan year 2002 the employer will match 20% on the first 6% of the participant's deferred income. Salary deduction amounts can be increased or decreased as of any entry date. Employees may discontinue at any time, but they may not resume participation until the next entry date.

The deductions from each employee's check will be deposited into an individual variable annuity contract for that employee. Employees may change their contribution percentage each quarter on the entry date.

Employee deductions vest 100% immediately. Matching contributions, if any, will vest 20% each year and will be 100% at the end of five years, Employer accounts will vest 100% at death, disability, or attainment of age 65, with five years of Participation.

**Note: Please read the 401 (k) financial prospectus very carefully.** Be aware that withdrawal of contributions at the time of separation of employment, you may be subject to surrender charges, as specified in the 401(k) prospectus.



**Workers'  
Comp.  
Disability  
Coverage**

C&T offers temporary Income Benefits @ 70% or 75% of difference between AWW (Average Weekly Wage) and post-injury earnings. A waiting period of one week applies, but benefits are retroactive to day one. Subject to \$456.00 weekly maximum payable for 104 weeks, or until maximum medical impairment Income Benefits stop, and only if impairment is 15% or more and worker is earning less than 80% of pre-injury wage, \$319.00 weekly maximum for 401 weeks maximum. Lifetime Income Benefits 75% of AWW, subject to maximum \$456.00 applies to permanent injuries defined in the Act. Benefits increased 3% annually.

**Education**

All active, full time employees, normally working at least 30 hours per week are eligible for the Educational Assistance Plan. The educational course selections must be approved by an authorized C&T supervisor prior to the commencement of the course. Only job related courses (those that relate realistically to an employee's present job activities or possible future assignments) are eligible for reimbursement, and the candidate must receive a passing grade. The maximum benefits an employee can receive during any calendar year is \$750.00. In addition, C&T's in-house education program offers state-of-the-art technical computer courses.

**Holidays**

C&T recognizes the following ten (10) Paid Holidays:

New Years Day  
Memorial Day  
July Fourth (Independence Day)  
Labor Day  
Thanksgiving Day  
Christmas Day

plus four (4) floating holidays that are generally scheduled to coincide with client practices. No holidays are paid in the first three (3) months of employment.

**Sick Days**

C&T will grant time off with pay for regular full time employees for absences due to illness or injury up to ten (10) days) per year (accrued at 6.67 hours per month). No sick leave is earned in the first three (3) months of employment.

**Vacation**

C&T provides full-time, salaried employees with paid vacation based upon the period of time the employee has been with the company. Vacation is accrued from the first day of employment and is earned after twelve (12) months. After a full, first year of employment, the employee receives ten (10) paid days of vacation. Thereafter, the employee earns five (5) days after each additional six (6) months (accrued at 6.67 hours per month). Upon Management approval, some vacation time may be "borrowed" for use until earned in the first year of employment.