

## 2009 Benefits Plan Summary

**Our benefits programs have been designed to protect your health, protect your income, build financial security, and provide time away and other benefits to help you and your family make life easier. WJE pays a major portion of the costs of coverage, with employees providing the remainder. Employees are eligible for most benefits on their first day of employment. Unless otherwise specified, benefits are available to full-time employees and part-time employees regularly scheduled to work twenty or more hours per week. Employees' spouses, dependent children, and domestic partners are also eligible where applicable. Here are some of the highlights of our current programs.**

### Comprehensive Medical Insurance

- Covers appointments with doctors, hospitalization, surgery, psychological, chiropractic, physical therapy, and many other services.
- PPO Plan highlights:
  - Employees pay \$20 per office visit.
  - \$300 annual deductible for individual coverage; \$900 deductible for family.
  - Employee pays 10% of covered costs if a Preferred Provider Organization (PPO) is used; 30% if a non-PPO is used.
  - Maximum annual out-of-pocket expenses, excluding deductible, of \$1000 per individual, \$3000 for family.
  - \$500 annual preventive care benefit for routine care of adults and children 16 years and older; no deductibles apply.
  - Unlimited annual benefit for routine well child care, up to age 16; no deductible applies.
  - Annual exams for mammograms, pap smears, and prostate screenings covered at 100%.
- Employees can log on to Blue Cross' interactive website, [www.bcbsil.com](http://www.bcbsil.com) to obtain information about their health plan, PPO network, eligibility, claim history and more.

### Vision Insurance

- This insurance is included with the medical plan or offered as a stand-alone option.
- Plan highlights:
  - Plan provides an examination every 12 months, lenses every 12 months, and frames every 24 months.
  - Employees pay \$10 per office visit.
  - \$25 co-pay for prescription glasses.
  - \$120 yearly allowance for contacts.
  - Coverage includes discounts for laser vision correction, 20% savings on lens extras, and 20% off additional prescription glasses and sunglasses.

### Prescription Drugs and Over-the-Counter Medications

- Covers non-maintenance prescription drugs at \$10 (generic), \$30 (formulary), or \$50 (non-formulary), depending on the medication.
- Covers maintenance drugs through the mail order drug program; 90-day supply for generic drugs at \$20 (generic), \$60 (formulary), and \$100 (non-formulary).
- Covers some over-the-counter medications through the Health Care Flexible Spending Account (FSA) program.

### Dental Insurance

- Covers preventive care at 100% with no deductible; 90% for primary and periodontal care; 50% for major services such as crowns and dental implants; dental services for cosmetic purposes are not covered.
- Out-of-pocket costs lower by choosing a dentist in the dental PPO network.
- Covers orthodontia for both children and adults at 50% of cost of services to \$1,500 lifetime maximum per insured individual.
- WJE pays a major portion of the cost of coverage; employees pay:
  - \$50 annual deductible for individual coverage, \$150 for family.
  - Maximum annual benefit is \$1,500 per insured individual in addition to any orthodontia paid during the plan year.

### 401(k) Plan

- New employees may join the plan immediately.
- Allows employees to contribute up to 50% of eligible earnings up to the 2009 annual limit of \$16,500 on a pre-tax basis into one or more investment funds.
- The first 6% contributed is matched on a dollar-for-dollar basis by WJE; matching contributions are immediately vested.
- Rollovers and loans are available; catch-up contributions are allowed by employees age 50 and older but not matched by the Company.

### Flexible Spending Accounts (FSA)

- Allows funds to be deducted from pay on an annual pre-tax basis, to cover qualified health care, up to \$5,000; dependent care, up to \$5,000;

### Transportation Benefits

- Allows funds to be deducted from pay on a monthly pre-tax basis, up to \$120 per month for combined commuter highway vehicle transportation and transit passes and \$230 per month for qualified parking.

### Employee Assistance Program

- WJE covers the full cost.
- Provides confidential psychological counseling and referral services via a nationwide network of trained professionals.
- Offers a 24/7 nurse advice line, financial services, legal services, and a self-screening system that provides information about behavioral health issues.

### Life and Accidental Death and Dismemberment (AD&D) Insurance

- WJE covers full cost of basic life and AD&D for employees, equal to the employee's annual base salary

### Supplemental Life and Accidental Death and Dismemberment Insurance

- Employee supplemental life insurance and AD&D is available at cost as an after-tax deduction, up to the lesser of five times annual base pay, or \$650,000, in \$10,000 increments; is subject to several specific plan requirements and limitations.
- Employees may purchase life insurance for their spouse, domestic partner, and/or dependent children; benefit is available at cost as an after-tax deduction and is subject to several specific plan requirements and limitations.

**Long Term Care Insurance (LTC)**

- Available to all employees, spouses, in-laws, retirees, adult children, grandparents, parents, and domestic partners; employee or family member pays the full cost of coverage; premium is determined by age of the insured at the time of initial enrollment and dollar amount of coverage selected; employees who enroll during the first thirty days of employment are guaranteed coverage; underwriting is required for eligible family members and for new employees who do not elect coverage during the first thirty days of employment.
- LTC insurance helps pay for a wide range of personal care, health care and social services for people who can no longer care for themselves due to a severe physical or cognitive disability, including services typically not covered under health insurance benefits.
- Coverage is portable and can be continued after employment ends.

**Short-Term Disability**

- Employees who become sick or suffer an accident are eligible for salary continuation coverage, at Company expense, for a period dependent on length of service.

**Long-Term Disability Insurance**

- WJE covers full cost of coverage; any benefits received under this policy will not be subject to income tax.
- Employees are eligible for monthly benefits of 60% of base pay, up to \$15,000 per month, if disabled because of an accident or illness, and are unable to work for a period in excess of 180 consecutive days.

**Business Travel Accident Insurance**

- Available to all employees; WJE pays for the full cost of coverage.
- When traveling on WJE business, employees are protected by accidental death and dismemberment insurance equal to four times annual base pay to a maximum of \$600,000.

**Time Off Benefits**

- Vacation time is accrued. Vacation for eligible part-time employees is prorated based on regularly scheduled hours.
  - New employees are eligible for two weeks of paid vacation per year, after completion of three months of service on an accrual basis.
  - Employees with 5 through 10 years of service are eligible for three weeks of paid vacation.
  - Employees with 11 to 14 years of service are eligible for three weeks plus one day per year of paid vacation.
  - Employees with 15 or more years of service are eligible for four weeks of paid vacation.
- Sick time is also accrued. Employees are eligible for 6 sick days per year.
- The Company observes the following eight holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after, Christmas Eve, and Christmas Day.

**Educational Assistance**

- Available to regular, full-time employees after completion of six months of employment.
- Covers tuition and most required fees upon completion of approved courses; 100% for both undergraduate and graduate courses and courses leading to registration and/or licensure. Books are paid at 75%.

### **Company Matching Contributions**

- All regular, full-time employees are eligible to participate.
- WJE will match employee contributions to qualifying educational institutions; minimum of \$50, maximum of \$1,000 per calendar year, subject to the terms and conditions of the program.

### **Adoption Assistance**

- Pays 90% of eligible charges, up to \$10,000 per child, for children up to age 18.

*Note: WJE reserves the right to amend our benefits program at any time, with or without prior notice.*