



Summary of Benefits

This summary is an overview of the benefits available to you through your employment with Talent Logic, Inc.

Basic Life Insurance & Accidental Death & Dismemberment (AD&D): Your employer provides basic life insurance and AD&D in the amount of \$15,000 at no cost to you.

Medical: Your employer provides a medical plan called a UHC – Choice Plus. UHC-Choice Plus is made up of doctors and hospitals that have agreed to reduce their charges to plan participants. When you choose UHC-Choice Plus doctor or hospital, their costs are lower than if you received medical attention outside of the UHC-Choice Plus Plan.

Dental: Your employer provides a dental plan called a Preferred Provider Organization Plan (PPO). The way this plan works is simple: you visit the dentist of your choice; you pay the full amount for your dental care until you meet your deductible; submit your claim to the carrier and then receive reimbursement for all or part of the billed amount. Some dentists will submit the claim on your behalf then bill you for the remaining balance up to a \$1,500 annual benefit.

Vision Plan Core: Your employer provides a core vision plan that allows you to receive eye exams for a copayment.

Vision Plan Buy-up: You may also elect to purchase a buy-up vision plan. The buy-up vision plan allows you to purchase one pair of frames per twenty-four month period and one pair of lenses per twelve-month period up to the plan allowance at reduced prices.

Short-Term Disability (STD) provides a benefit for a short-term illness or disability. STD benefits begin when you have been disabled for 29 days. The STD benefit amount is 60% of weekly earnings up to a maximum weekly benefit of \$1,500.00 for a maximum of 22 weeks. * Pre-existing Condition Limitations may apply.

Long-Term Disability (LTD) provides a benefit for a long-term illness or disability. If approved by the insurance company, LTD benefits begin when you have been disabled for one hundred eighty (180) days. The LTD benefit amount is 60% of monthly earnings up to a maximum benefit of \$10,000 per month.
* Pre-existing Condition Limitations may apply.

Voluntary Life Insurance (VLI): You may elect voluntary life insurance for yourself between \$10,000 and \$500,000 in increments of \$10,000.

You may elect life insurance for your spouse in increments of \$5,000 up to a maximum amount of \$100,000. You must elect employee voluntary life insurance to elect spouse life insurance.

Also, you may elect child life insurance in increments of \$5,000 up to a maximum of \$10,000. This covers all of your dependent children up to age 19 and children who are full-time students up to age 25 with proof of full-time student status.

401(k) Plan: You may elect to participate in the 401(k) Plan. You are eligible to participate in this plan the first of the month following your hire date.

*Employee must be enrolled in benefit for dependent to be eligible for coverage
