

Your Benefit Options At-a-Glance

Benefit	Your Options/Coverage
Medical	<p>Choose from one of two medical plan options administered by Highmark BlueCross BlueShield for you and your eligible family members:</p> <ul style="list-style-type: none"> • The Base Plan: there is no monthly payroll contribution required from you for this coverage. If you make no elections, you will receive Single Coverage in this plan. • The Buy-up Plan: paid for by you and your employer • Or waive medical coverage
Prescription Drug	<p>When you enroll in a medical plan, you automatically receive employer-paid prescription drug coverage through Medco</p>
Vision	<p>When you enroll in a medical plan, you automatically receive employer-paid vision coverage through the Highmark BlueCross BlueShield</p>
Employee Assistance Program (EAP)	<p>Eligible employees and the family members in your household are automatically covered by the EAP, provided through ValueOptions</p>
Dental	<ul style="list-style-type: none"> • You may also enroll your dependents in employer-paid dental coverage through Delta Dental; you do not make a monthly contribution toward the cost of this coverage. If you make no elections, you will receive Single Coverage in this plan • Or waive dental coverage*
Flexible Spending Accounts	<p>Contribute to one or both Flexible Spending Accounts on a pre-tax basis:</p> <ul style="list-style-type: none"> • Healthcare FSA – From \$240 up to \$5,000 each year • Dependent Care FSA – From \$240 up to \$5,000 each year <p>Note: Beginning in 2011, most over-the-counter medications are not eligible for reimbursement.</p>
Salary Continuation/ Short-term Disability (STD)	<p>Your employer provides full-time employees with Salary Continuation/Short-term disability coverage at no cost to you.</p>
Long-term Disability (LTD)	<ul style="list-style-type: none"> • Your employer provides full-time employees with a benefit to replace up to 50% of your income at no cost to you. • Full-time employees can buy an additional 10% of coverage for a total of 60%
Life and AD&D Insurance	<ul style="list-style-type: none"> • Your employer provides basic life and accident insurance at no cost to you • You can buy supplemental life and/or accident insurance for you and/or your dependents
Alpha 401(k) Plan	<ul style="list-style-type: none"> • Your employer makes a base Retirement Contribution equal to 5% of eligible pay • Your employer matches 100% the first 4% of eligible pay you save • If you are not saving in a company-sponsored plan, you will be automatically enrolled in the Alpha 401(k) Plan at a savings rate of 6%: you may elect to cancel or change the enrollment at any time.
Retiree Medical	<p>You may be eligible for access to retiree medical coverage: access to retiree medical coverage and subsidies are based upon age and years of service.</p>

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