

Dental - Guardian

Network - Guardian

DPO

Deductible	<u>Network</u>	<u>Non Network</u>
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Individual	\$50	\$50
Family	\$150	\$150

Coinsurance

Preventative	0%	0%
Basic	10%	20%
Major	40%	50%

Orthodontia	50%	50%
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Calendar Maximum \$1,500

Orthodontia Maximum \$1,500

Employee Cost per Pay Period

Employee	\$ 3.06
Employee+Spouse	\$14.02
Employee+Child(ren)	\$17.44
Family	\$31.45

Late entrants will have a 6 month wait for Basic services, a 12 month wait for major services and a 24 month wait for orthodontia services.

401(k) from AUL

Participation in the plan is open to employees who are at least age 21 and have completed 6 months of service. You may begin your participation on January 1st or July 1st. Please see handbook for further details.

This benefit summary does not contain a complete list of benefits available to you nor does it contain a listing of exclusions, limitations and conditions which apply to the benefits shown. Full information can be found only in the Group Contract and Summary Plan Descriptions (SPD).

Cafeteria Plan

Summit offers a Cafeteria Plan to employees that have completed their 90 days of full time service.

Most premiums paid by employees will be deducted on a pretax basis.

You have the option of electing to have a portion of your salary redirected into the Unreimbursed Medical Account. Money in the Unreimbursed Medical Account can be used whenever you or your dependents incur medical expenses that are not covered by medical insurance such as over the counter medication, doctors office copay, prescription copays, deductibles and coinsurance.

You can also have tax free money redirected from your pay check into a Dependent Care Account. Then, as you incur expenses you can request a reimbursement.

Remember to be conservative when allocating money into these accounts because of the use it or lose it provision. If you do not use the money by the end of the plan year, you will lose it.

Carrier Contact Information

AdminOne—Medical

800-967-2077 Group # SCG1202

Guardian—Dental

800-695-4542 Group # G364893

Sun Life—Life, STD, LTD

800-247-6875 Group # 62522

Colonial—Supplemental Insurance

800-325-4368 Group # C3759875

AUL—401K

800-249-6269 Group # GA92688

Community Care-EAP

800-221-3976

Assist America—Travel Assistance Program

800-304-4585

Summit Financial Group

Employee Benefit Plans

A Quick Guide to your Summit Financial Group Employee Benefits

www.yoursummit.com

www.benefitserver.com/sfg

Benefits Effective 12/01/2003—12/01/2004

You are eligible for insurance on the 1st of the month following 90 days of full time employment.

You may enroll in the benefits when you are first eligible. You are only eligible to make additions, terminations and changes to your enrollment during the year if you have a change in family status or at an annual open enrollment.

Change in Family Status:

- ◆ Marriage
- ◆ Divorce
- ◆ Death

Group Life—Sunlife

All full-time employees can enroll in the Group Life and AD&D insurance. The benefit for each employee is \$50,000. Summit pays the premium for each employee. This plan offers Waiver of Premium, Accelerated Benefit and Conversion Options.

Short Term Disability—SunLife

All full-time employees can enroll in the Short Term Disability Plan. If an employee becomes disabled, the plan will pay a benefit of 60% to a weekly maximum of \$1,000 once the elimination period has been satisfied. The elimination period is 0 days for a disability due to an accident and 7 days if the disability is due to a sickness. This plan will pay up to 13 weeks. Summit pays the premium for each employee.

Long Term Disability—SunLife

All full-time employees can enroll in the Long Term Disability Plan. If an employee becomes disabled, the plan will pay a benefit of 60% to a monthly maximum of \$6,000 once the elimination period has been satisfied. The elimination period is 90 days. This plan will pay up to age 65. Summit pays the premium for each employee.

Medical—AdminOne

PPO Base Plan Option

Base Plan

Deductible	<u>Network</u>	<u>Non-Network</u>
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Individual	\$1,000	\$2,000
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Family	\$2,000	\$4,000
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Coinsurance	20%	40%
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Out of Pocket

Individual	\$2,000	\$4,000
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Family	\$4,000	\$8,000
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Office Copay	\$20	Ded/Coin
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Rx Copay	Network Only	
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\$10 Generic

\$25 Formulary Brand

\$35 Non-Formulary Brand

Rx Mail Order	2 X Copay for 90 Days	
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LifeTime Maximum	\$2,000,000	
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Employee Cost Per Pay Period

Employee	\$ 26.39
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Employee + Spouse	\$121.21
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Employee + Child(ren)	\$106.05
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Family	\$157.57
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Global Travel Assistance—SunLife

Assist America provides medical & personal assistance when traveling 100 miles or more away from home to employees, their spouse and children 24 hours/7 days per week. This benefit is paid by Summit.

EAP—CommunityCare

The Employee Assistance Program is available to all employees and their immediate family. For assistance, please call 800-221-3976. Summit pays the premium for this program

Medical—AdminOne

PPO Buy-Up Plan Option

Buy-Up Plan

Deductible	<u>Network</u>	<u>Non-Network</u>
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Individual	\$500	\$1,000
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Family	\$1,000	\$2,000
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Coinsurance	20%	40%
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Out of Pocket

Individual	\$1,000	\$2,000
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Family	\$2,000	\$4,000
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Office Copay	\$15	Ded/Coin
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Rx Copay	Network Only	
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\$10 Generic

\$25 Formulary Brand

\$35 Non-Formulary Brand

Rx Mail Order	2 X Copay for 90 Days	
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LifeTime Maximum	\$2,000,000	
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Employee Cost Per Pay Period

Employee	\$ 37.60
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Employee + Spouse	\$149.22
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Employee + Child(ren)	\$134.07
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Family	\$185.58
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Voluntary Plans - Colonial

You have the opportunity to purchase supplemental policies to help you and your family in the event of a sickness or accident. The benefits are paid directly to you and are portable if you ever leave your employer.

Plans available - Short Term Disability, Life Insurance, Accident, Hospital Bridge Plan and Cancer Policies.