

BENEFIT	WHO PAYS	YOUR COST	KCI COST	ELIGIBILITY	WHAT YOU RECEIVE												
<b>INSURANCE</b>																	
Medical Coverage (United Health Care)	You and KCI (KCI portion varies for employees working between 30 and 40 hours per week)	<u>Employees scheduled for 40 hours per week:</u> Employee only – \$0.00 Employee + spouse – \$107.00 Employee + child(ren) – \$87.00 Employee + family – \$212.00  *Costs indicated are monthly.	Depending on the employee’s scheduled hours, KCI may provide the entire cost of an individual’s medical coverage, and about two-thirds of the cost of additional dependent coverage that is selected by the employee.  This additional coverage could include: medical coverage for the employee’s spouse and/or children and dental coverage for the employee and/or the employee’s family.  KCI also helps the employee with the medical deductible. KCI will reimburse the employee up to \$2,250 total for the deductible met in excess of \$750 for up to two (2) persons covered under the employee’s selected medical insurance. Deductible reimbursement is limited to two times per year per employee at the employee’s discretion.	One month after employment Only available to employees who are scheduled to work at least 30 hours per week.  Employees must be currently employed and have at least 6 months of service to be eligible for the deductible reimbursement.	Comprehensive medical coverage. United Health Care “Choice Plus” provider network. \$25 per in network office visit. 100% co-insurance percentage after deductible. Pre-certification of hospital admissions required.  Annual out-of-pocket limit (assumes in network): <table border="0" data-bbox="2004 393 2899 544"> <thead> <tr> <th data-bbox="2004 423 2408 453"><u>Core Medical Coverage</u></th> <th data-bbox="2424 423 2610 453"><u>Deductible</u></th> <th data-bbox="2626 423 2899 453"><u>Out-of-Pocket Maximum</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="2004 453 2408 483">Insured – 1 person</td> <td data-bbox="2424 453 2610 483">\$3000</td> <td data-bbox="2626 453 2899 483">\$3000</td> </tr> <tr> <td data-bbox="2004 483 2408 514">Insured – 2 persons</td> <td data-bbox="2424 483 2610 514">\$3000 each</td> <td data-bbox="2626 483 2899 514">\$6000</td> </tr> <tr> <td data-bbox="2004 514 2408 544">Insured – 3 or more persons</td> <td data-bbox="2424 514 2610 544">\$3000 each</td> <td data-bbox="2626 514 2899 544">\$9000</td> </tr> </tbody> </table> Pre-existing condition (i.e., a sickness or injury for which, during the 6 month period prior to the Enrollment Date: medical advice, diagnosis, care or treatment was recommended or received) waiting period – 12 months from the enrollment date.  The pre-existing condition clause may not apply if the employee had qualifying coverage for the prior 12 month period within 63 days of the effective date of KCI coverage.	<u>Core Medical Coverage</u>	<u>Deductible</u>	<u>Out-of-Pocket Maximum</u>	Insured – 1 person	\$3000	\$3000	Insured – 2 persons	\$3000 each	\$6000	Insured – 3 or more persons	\$3000 each	\$9000
<u>Core Medical Coverage</u>	<u>Deductible</u>	<u>Out-of-Pocket Maximum</u>															
Insured – 1 person	\$3000	\$3000															
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Dental Coverage (Principal)	You and KCI (KCI portion varies for employees working between 30 and 40 hours per week)	<u>Employees scheduled for 40 hours per week:</u> Individual Coverage - \$9.00 Spouse Coverage - \$20.00 Child Coverage - \$20.00 Family Coverage - \$35.00  *Costs indicated are monthly.	Depending on the employee’s scheduled hours, KCI provides the entire cost of individual medical coverage and about two-thirds of the costs of additional coverage that is selected by the employee.  This additional coverage could include: medical coverage for the employee’s spouse and/or children and dental coverage for the employee and/or the employee’s family.	One month after employment Only available to employees who are scheduled to work at least 30 hours per week.	\$50 deductible per covered person; 100% preventative expenses; 80% of basic expenses (general, X-ray, oral surgery, root canal therapy, fillings and inlays, periodontal services); 50% of major expenses (crowns, bridges, dentures and repairs). \$1,500 annual maximum; No orthodontia.												
Prescription Drug (United Health Care)	Included as part of your medical coverage	Included as part of your medical coverage	Included as part of your medical coverage.	One month after employment Only available to employees who are scheduled to work at least 30 hours per week.	Maximum 30-day supply of medication per prescription, employee pays the co-payment each prescription of \$10 (generic), \$35 (brand name), and \$60 (off formulary)												
Life Insurance (Principal)	KCI	Premium amount in excess of \$50,000 coverage subject to Social Security and Medicare taxes.	Cost of premium based on age and salary.	One month after employment Only available to employees who are scheduled to work at least 30 hours per week.	Life insurance minimum of \$50,000 and not to exceed \$200,000 plus double indemnity for accidental death or dismemberment. Coverage above \$50,000 based on employee’s insurability.												
Short-Term Disability (Unimerica)	Employee	Various depending on employee’s age and salary. Generally ranges from \$15 to \$35 per month for short and long term disability.	Cost of premium based on age and salary.	One month after employment Only available to employees who are scheduled to work at least 30 hours per week.	70% of salary from the thirtieth day of disability through ninety days.												
Long-term Disability (Unimerica)	Employee	Various depending on employee’s age and salary. Generally ranges from \$15 to \$35 per month for long and short term disability.	Cost of premium based on age and salary.	One month after employment Only available to employees who are scheduled to work at least 30 hours per week.	66 2/3 % of salary beginning after ninety days.												
Social Security / Medicare / etc.	KCI and You	<u>Social Security</u> - 6.2% of compensation up to current social security wage base <u>Medicare</u> - 1.45% of compensation	100% match of employee contribution.	Immediately	Equal company and employee amount contributed to federal government to provide FICA benefits.												

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<b>TIME AWAY FROM WORK</b>					
Paid Personal Leave	KCI	\$0.00	Individual salary cost during leave.	Accrual begins one month after employment. Only available to employees regularly scheduled to work 40 hours per week. Must be employed on the 15 <sup>th</sup> and last day of the month to earn monthly accrual. (You are eligible to take personal leave after completing 6 months of service)	Depending on classification you may receive from 96 to 192 hours of paid personal leave per year. These hours include time off for sickness and scheduled vacation. Accrual schedule: A1 - A3/T1 - T3/P1: 8 hours per month A4/D1/T4 - T5/P2: 9 hours per month A5/D2/P3: 10 hours per month P4: 11 hours per month P5 & above: 12 hours per month
Holidays	KCI	\$0.00	Individual salary cost during holiday.	Immediately. Only available to employees scheduled to work 35 hours per week. Based on scheduled hours.	Normal observed holidays (9 per year): New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, and Christmas Day.
Bereavement Leave	KCI	\$0.00	Individual salary cost during leave.	Immediately. Based on scheduled hours.	In the event of the death of an immediate family member, you will be paid from 1 up to 3 days leave.
Jury Duty	KCI	\$0.00	Make-whole of salary (difference between salary and jury duty pay).	Immediately. Based on scheduled hours.	When summoned to serve as a juror, you will receive as pay, the difference in your regular pay (prorated over the period of time required for jury duty) and your jury duty pay.
Military Leave	KCI	\$0.00	Make-whole of salary (difference of active / reserve pay and KCI salary) during up to 4 weeks of active duty or for up to 2 weeks for annual service duty.	Immediately. Based on scheduled hours.	If you enter the Armed Forces of the U.S. while employed by KCI, you will be granted a leave of absence <u>without pay</u> , and you will be guaranteed a position with the firm after the leave of absence.  In addition, KCI will pay for a period not to exceed 2 weeks, the difference in base salary and military pay for annual service in a recognized military service organization. Employees required to serve active duty will be paid in the same manner not to exceed one month, and insurance will be extended to eligible dependents for 30 days (until CHAMPUS becomes effective).
<b>SAVING FOR THE FUTURE</b>					
Retirement Savings Plan: 401(k)	KCI and You	A percentage of your gross income that you select to a maximum of 4%.	Factored match of employee's deferral.  KCI's matching contribution is discretionary and is based on year-end profitability. In all previous plan years, KCI contributed approx. 2.5 times the employee's deferral. In other words, if the employee deferred 4%, KCI has matched it with a <u>10% contribution</u> .	January 1 enrollment date, must have been employed by KCI at least six months to be eligible.  Employees must have worked at least 1,000 hour per year and be employed on 12-31 to receive the company contribution.	Defined retirement savings plan that allows deferment of federal income tax. Employee's elected deferment is still subject to FICA taxes.
<b>CAREER DEVELOPMENT</b>					
In-House Training	KCI	\$0.00	Labor cost and related training out-of-pocket expense.	Immediately	KCI offers in-house mentoring designed to develop skills needed by employees.
Professional Memberships	KCI	\$0.00	Approved annual dues and meeting expenses.	Immediately	KCI will pay your annual membership dues plus expenses incurred in attendance at approved meetings for one approved organization in which you actively participate.
Professional Certification	KCI	\$0.00	Approved associated expenses.	Immediately	KCI will consider providing assistance in preparing for various registration or certification exams through reimbursement for preparatory courses (must be pre-approved by KCI) and examination fees the first time the examination is taken. Annual renewal fees for maintaining registration in at least one state will also be paid.

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<b>OTHER BENEFITS</b>					
Straight Hourly Compensation Option	KCI	N/A	Compensation based on straight hourly rate for all hours worked per each given pay period.	Immediately (default option)	Compensation based on actual hours worked. Paychecks are distributed bimonthly.
Salary/Bonus Compensation Option	KCI	N/A	Compensation based on a fixed monthly salary. Discretionary bonuses may be distributed based on company profitability and individual contribution.	Requires minimum one year employment at KCI, professional licensure, and approval of company officials.	Salary based on a fixed monthly amount that does not vary with the actual hours worked. Paychecks are distributed monthly. Bonuses are funded at the discretion of the Principal of the company and are based on the profitability of the firm (they are not guaranteed).
Workers' Compensation	KCI	\$0.00	N/A	Immediately	Payment of lost income and medical and hospital expenses due to on-the-job injuries and illnesses.
Unemployment Compensation	KCI	\$0.00	N/A	Immediately	Payment by State Employment Security Commission if you become unemployed through no fault of your own and are unable to find work.