



CEL BENEFITS OVERVIEW 2010

California Eastern Laboratories offers an excellent benefits package that includes the following for eligible employees: medical/dental/vision insurance, flexible spending accounts, life/AD&D, short term and long term disability insurance, employee assistance program, business travel insurance, 401(k) plan, employee stock ownership program and education reimbursement. Eligible employees may begin participating in most benefits on the date of hire.

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January 1, 2010

Medical Insurance

The medical insurance carriers are Blue Shield and Kaiser. California employees have the option between two HMO plans and one PPO plan. Employees outside of CA will only have the PPO option. Medical plans are bundled with dental and vision coverage.

Kaiser HMO:

- \$10 co-pay per office visit
- \$10 generic/\$20 brand name co-pay per prescription drug
- \$100 co-pay per emergency room visit
- 100% coverage for hospitalization
- \$15 co-pay per chiropractic care visit (limited to 20 visits per year)
- Primary Care Physician within Kaiser Network required.

Blue Shield HMO:

- \$10 co-pay per office visit
- \$10 generic/\$20 brand name co-pay per prescription drug
- \$100 co-pay per emergency room visit
- \$100/day for up to seven days per admission for hospitalization
- \$10 co-pay per chiropractic care visit (limited to 30-visits per year)
- Election of Primary Care Physician within Blue Shield HMO network required.

Blue Shield PPO: *In-Network*

- \$250 deductible for individual (\$500 for family)
- \$1,000 annual out-of-pocket maximum for individual (\$2,000 for family)
- 90% co-insurance
- \$10 co-pay per office visit
- \$10 generic/\$20 brand name formulary/\$35 brand name non-formulary co-pay per prescription
- 90% coverage for emergency room visit
- 90% coverage for hospitalization
- \$25 co-pay per chiropractic care visit (limited to 25-visits per year)
- No Primary Care Physician election needed

Blue Shield PPO: *Out of Network*

- \$250 deductible for individual (\$500 for family)
- \$3,000 annual out-of-pocket maximum (\$6,000 for family)
- 70% co-insurance
- 70% coverage for physician services (preventative care not covered)
- Prescription drugs are covered per plan guidelines
- 90% coverage for emergency room visit
- 70% coverage for hospitalization (covered up to \$600/day)
- 70% coverage for chiropractic care (limited to 25-visits per year).
- No Primary Care Physician election needed

Vision Insurance

Vision insurance is through Vision Service Plan (VSP).

- \$10 co-pay for exam
- \$25 co-pay for materials
- Exam, lenses, or contacts covered every 12 months; frames are covered every 24 months, per vision plan guidelines.
- CEL's enhanced vision plan also offers a 2nd pair benefit.
- Employee may choose from In-Network or Out-of-Network providers. In-Network providers will have higher benefit coverage.

Dental Insurance

Dental insurance is through Aetna Dental.

Dental PPO:

- \$50 Deductible (\$150 for family)
- \$1,500 annual maximum
- No co-pays
- 100% coverage for diagnostic and preventive services
- 80% coverage for basic services
- 50% coverage on major services, including dental implants
- 50% adult and child Ortho, with a \$2,000 lifetime maximum.

- Employee may choose from In-Network or Out-of-Network providers.
- Out-of-network services are subject to reasonable and customary reimbursement provisions.

Other CEL Benefits

Flexible Spending Accounts

Employees may decrease their taxes and increase their spendable income by setting up a Flexible Spending Account (FSA). This account will reimburse employee's out-of-pocket medical, dental, vision or dependent care expenses. CEL offers two FSA accounts: Health Care Spending Account (HCSA) and Dependent Care Spending Account (DCSA). The plan is funded by pretax payroll deductions and employee may contribute up to \$3,500 for HCSA and \$5,000 for DCSA.

Life Insurance and AD&D

All employees are eligible for 2x annual base salary with a maximum of \$400,000 guaranteed issue. CEL also provides employees with Accidental Death and Dismemberment (AD&D) insurance, equal to employee's life insurance benefit.

Short Term Disability (STD)

STD insurance replaces a portion of employee's income if employee is injured or has a serious illness for more than 7-days. The Plan covers 66.67% with a maximum of \$2,887 per week (up to 13 weeks).

Long Term Disability (LTD)

LTD coverage is designed to pick up where STD leaves off. Benefits begin after employee has been totally disabled or partially disabled for 90-days. This plan also covers 66.67% with a maximum of \$12,500 per month.

Employee Assistance Program (EAP)

Employees and their eligible family members can receive free confidential counseling and referral services. This plan allows up to 8-sessions per incident per year.

Business Travel

CEL provides Business Travel Accident (BTA) assistance to all eligible employees. The plan features include pre-travel assistance, medical emergency services worldwide, legal assistance worldwide, and travel assistance for items such as lost passports, tickets and documents.

401(k)

Eligible employees may enroll in the 401(k) plan and make contributions between 1-60% of employee's pretax earnings, subject to annual IRS limits. CEL may make a discretionary match at the end of each fiscal year, based on company performance. Employees are immediately 100% vested in employer contribution account.

Employee Stock Ownership Program

Employees become participants in the plan on the first day of the month following one year of employment. The company's Board of Directors determines the amount and form of contribution based on available profits (stock and/or cash) to the plan. Any contribution is then allocated to participant accounts.

Vacation Accrual

Full-time employees accrue vacation hours according to a schedule based on years of service, beginning with 15-days a year (prorated based on hire date).

Sick Time Accrual

Eligible employees will receive 10 paid days of sick time per calendar year based on the employees employment status.

Holidays

10 scheduled holidays are assigned each year.

Compressed Work Week

California Eastern Laboratories' has a 10/75-work schedule. This schedule allows employees to work 75 hours over 10-days, within a two-week period, which enables employees to have a shorter workweek schedule.

Education Assistance

Employees are eligible for job-related education assistance, which reimburses employees for tuition, books and associated fees. Maximum reimbursement per calendar year is \$5,000 for any approved Associate or Bachelor Degree program, and \$7,000 for Masters or Doctorate program.

Please note this is merely a benefits overview. For further information regarding these benefits, employees may refer to the summary plan description, as applicable, for each benefit program. A copy of the summary plan description for any applicable benefit can be obtained from Human Resources or the CEL intranet. In the event of any inconsistency between this outline and any summary plan description, the summary plan description shall control. In the event of any inconsistency between any summary plan description and the actual plan document, the actual plan document shall control.



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