

Physiotherapy Associates 2009 Benefit Plan Highlights* - Page 1

Plan	Who Is Eligible	When Coverage Begins and Ends	Who Pays	Benefit Summary
Medical Aetna Highmark (W. PA/ AL) Kaiser (CA)	Full-time employees working 39-40 hours per week. Part-time qualified, licensed clinicians working at least 24 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: Last day of month in which employment ends.	Company and Employee	Employee's choice to enroll in one of two plans: -The Standard Plan offers lower premiums and affordable out-of-pocket costs for preventive care, but higher deductibles for inpatient care. -Enhanced Plan has higher premiums and affordable out-of-pocket costs for preventive care, but lower deductibles for inpatient care. No PCP required for either plan.
Dental Aetna	Full-time employees working 39-40 hours per week. Part-time qualified, licensed clinicians working at least 24 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: Last day of month in which employment ends.	Company and Employee	100% coverage for diagnostic and preventive services (i.e. exams, x-rays, etc.) 80% coverage for basic restorative services (i.e. fillings, simple extractions, etc.) 50% coverage for major restorative services (i.e. crowns, dentures, bridgework, etc.) 50% coverage for orthodontia (dependents under age 19); \$1,000 lifetime maximum Calendar year maximum of \$1,000 Deductible - applies to basic and major restorative \$50/individual; \$150/family
Vision EyeMed	Full-time employees working 39-40 hours per week. Part-time qualified, licensed clinicians working at least 24 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: Last day of month in which employment ends.	Company and Employee	Routine eye examination with \$10.00 copay per benefit period. Covers frames and lenses or contacts in full up to the following allowances for in-network benefits: Frames – 100% up to \$100 Lenses – 100% Contacts – \$115
Employee Group Term Life Insurance and AD&D Aetna	Full-time employees working 39-40 hours per week. Part-time qualified, licensed clinicians working at least 24 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Company	Company paid benefit Full-time employees: 1X annual earnings (rounded to next highest \$1,000) – maximum of \$100,000 Part-time qualified, licensed clinicians working at least 24 hours per week: \$10,000 of coverage
Supplemental Life Insurance for Employee Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Employee	One to five times annual earnings to a maximum of \$1,250,000
Supplemental Life Insurance for Dependents Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Employee	Employee's Spouse/ Domestic Partner: \$5,000, \$10,000, \$25,000 or \$50,000 (may not exceed 50% of employee's supplemental life insurance) Employee's Children: \$5,000 or \$10,000
Core Short Term Disability Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 6 months from your date of hire. Ends: On date that employment ends.	Company	50% of weekly pay and up to \$1,000/wk maximum. Elimination period: 21 consecutive days of absence from work due to an illness/ injury.
Buy-Up Short Term Disability Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 6 months from your date of hire. Ends: On date that employment ends.	Employee	60% of weekly pay and up to \$1,500/wk maximum. Elimination period: 21 consecutive days of absence from work due to an illness/ injury.

*This document is not meant to replace, supplement, or supersede any plan document. Please review plan details for any clarifications. *Benefits Effective First of the month following 30 days of active employment.*

What will *you* love about us?

Please feel free to contact the Benefits Department at 610-644-7824 if you have any questions.

Physiotherapy Associates 2009 Benefit Plan Highlights* - Page 2

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Core Short Term Disability Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 6 months from your date of hire. Ends: On date that employment ends.	Company	50% of weekly pay and up to \$1,000/wk maximum. Elimination period: 21 consecutive days of absence from work due to an illness/ injury.				
Buy-Up Short Term Disability Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 6 months from your date of hire. Ends: On date that employment ends.	Employee	60% of weekly pay and up to \$1,500/wk maximum. Elimination period: 21 consecutive days of absence from work due to an illness/ injury.				
Core Long Term Disability Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Company	50% to \$7,500 of gross monthly income. Waiting period: 90 days from the initial commencement of your disability.				
Buy-Up Long Term Disability Aetna	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Employee	60% to \$9,000 of gross monthly income. Waiting period: 90 days from the initial commencement of your disability.				
Health Care Spending Accounts SHPS FSA	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Employee	Contribute up to \$5,000 on a pre-tax basis for reimbursement of qualified out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans, over-the-counter medications, such as pain or allergy relief and first aid treatments.				
Dependent Care Spending Accounts SHPS FSA	Full-time employees working 39-40 hours per week.	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Employee	Contribute up to \$5,000 on a pre-tax basis for reimbursement of qualified dependent care and elder care expenses.				
401(k) Plan Prudential	Full-time and Part-time employees	Begins: First day of the month following 30 days from your date of hire. Ends: On date that employment ends.	Company and Employee	Auto-Enrollment: 3% Deferral Pre-tax employee contributions: 1-75% up to the annual IRS maximum Discretionary Employer Match: 25% contribution on first 6% of employee contribution Vesting: 20% after 2 years; 40% after 3 years; 60% after 4 years; 100% after 5 years Loans and Hardship Withdrawals are permitted Rollovers are accepted from qualified plans				
Holidays	Full-time and Part-time employees	Begins: First day of employment	Company	Seven holidays and one floating holiday are observed each year. The seven holidays are: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, day after Thanksgiving and Christmas Day. You must be employed on January 1st to be eligible for the floating holiday.				
Paid Time Off Vacation, personal time, and illness for you or your dependents	Full-time and Part-time employees	PTO accrual begins on first day of employment. Average hours worked per pay period, length of service and position determine how many PTO hours are accrued.	Company	Exempt & Licensed Associates		Non-Exempt Associates		
				Length of Service	Hourly Accrual Rate	Maximum Annual Rate	Hourly Accrual Rate	Maximum Annual Rate
				0-5 years	0.0693	144 hrs (18 days)	0.050	104 hrs (13 days)
				5-7 years	0.0770	160 hrs (20 days)	0.0693	144 hrs (18 days)
				7+ years	0.0885	184 hrs (23 days)	0.0885	184 hrs (23 days)

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