



2010 Benefits at a Glance
Agile Consultants – Georgia

You become eligible for benefits on the first of the month after 90 days of employment.

MEDICAL - AETNA		
Coverage Option	Aetna HMO Open Access HDHP Plan 931 (GA residents only)	Aetna POS Open Access Plan 903 (GA residents only)
Deductible (Individual)	\$1,500	\$1,000/\$2,000
Deductible (Family)	\$3,000	\$2,000/\$4,000
Out of Pocket Max (Ind)	\$2,000	\$3,000/\$6,000
Out of Pocket Max (Family)	\$4,000	\$6,000/\$12,000
Physician Co-Pay	Deductible	\$30 PCP, \$50 Specialist
Emergency Room Co-Pay	Deductible	150
Co-Insurance	100%/0%	20%/40%
Prescriptions (Tier I/II/III)	\$15/\$45/\$60 (after deductible)	\$15/\$45/\$60
Per Pay Period Premium		
Employee Only	\$86.25	\$96.25
Employee + Spouse	\$296.75	\$335.75
Employee + Child(ren)	\$236.25	\$254.75
Employee + Family	\$417.25	\$446.25

In order to determine if your provider participates in the plan you are interested in choosing please use this website address: http://www.aetna.com/docfind/home.do?site_id=docfind&langpref=en&this_page=enter_welcome.jsp. Once on the website input the provider and provider type you are interested in searching. Under the plan tab you must select the option you are interested in purchasing that lies under the Aetna Open Access section (i.e. POS, HMO, or Managed Choice)

DENTAL - HUMANA			
	Plan A	Plan B	Basic Plan
Deductible	\$50 individual \$150 family (waived on preventive)	\$50 individual \$150 family	\$50 individual \$150 family
Annual Maximum	\$1,500	\$1,000	\$1,000
Preventive Care	100%	80%	80%
Basic Services	80%	60%	50%
Major Services	50%	40%	30%
Orthodontia*	Child only - 50% up to \$1000 lifetime max	up to 20% discount if in network	up to 20% discount if in network
Per Pay Period Premium			
Single (EE)	\$20.31	\$11.15	\$8.46
Couple (ESP)	\$40.56	\$25.12	\$19.05
EE+ Children (ECH)	\$34.73	\$23.66	\$17.95
Family (FAM)	\$59.81	\$38.03	\$28.84

Coinsurance with out of network providers only applies to the carrier's "usual and customary" amounts. Any cost over the usual and customary amounts must be absorbed by the participant. To check the network, go to <http://www.humana.com/members/tools/> and click on the *Dentist* under Provider Search. The network name is PPO/Traditional Preferred.

ADDITIONAL BENEFITS AT A GLANCE

BASIC LIFE & PERSONAL ACCIDENT INSURANCE - RELIANCE (Employee Only)

- Basic Term Life Insurance – \$10,000
- Basic Personal Accident Insurance – \$10,000

VOLUNTARY GROUP LIFE/AD&D INSURANCE -RELIANCE Optional coverage for employees and their families; premiums paid by employee and employer as indicated below.

- Employee: You can purchase up to \$500,000 yourself. Guarantee issue amounts are listed on plan summary.
- Spouse/Domestic Partner: Up to \$500,000 in spouse coverage available (subject to medical underwriting). Guarantee issue amounts are listed on plan summary.
- Child(ren): Age 14 days to 6 months, \$1,000 is available. From 6 months to 20 years, you may elect any of the following coverage amounts:
*\$2,500, \$5,000, \$7,500, or \$10,000

VOLUNTARY SHORT-TERM DISABILITY – ABACUS

- Short Term Disability: You can purchase up to \$700/week in coverage. Coverage begins day 15 and lasts for up to 13 consecutive weeks.

VOLUNTARY LONG-TERM DISABILITY - PRINCIPAL

- Long Term Disability: This is an individual/portable policy. You decide on the amount of coverage.

FLEXIBLE SPENDING ACCOUNT – ADMIN AMERICA

- Medical Account – up to \$2,000/plan year
- Dependent Care Account - \$5,000/plan year

EMPLOYEE ASSISTANCE PROGRAM - EAP CONSULTANTS

Confidential counseling & support program for employees and their families

401K – JOHN HANCOCK serves as the discretionary trustee of the Corporate Business Solutions 401k plan.

- Employees who have worked 1 hour and are 21 years old are eligible to participate.
- On the 1st of any pay period after having met eligibility requirements.
- You may defer a % or \$ of compensation on a pre-tax basis up to an IRS maximum of \$16,500 for the 2009 year.
- You may increase or decrease the amount you are contributing at any time. You may stop making contributions at any time.
- You will receive quarterly statements with current account information.

PRE-PAID LEGAL

- Provides preventive legal assistance, motor vehicle, trial defense, IRS audit, and identity theft legal services.

ASSOCIATED CREDIT UNION

PAYROLL DIRECT DEPOSIT

ADDITIONAL BENEFITS AT A GLANCE

If you need access to benefits prior to your eligibility date, you can purchase individual coverage from:

Beau Miller
Your Insurance Advocates
(404) 474-3176
beau@yiadvocates.com

If you purchase individual coverage, you will pay your premium directly to the carrier each month. The premium cannot be paid via payroll deduction.



You may also contact your previous employer to request COBRA rates and election forms if eligible. The following is a US Department of Labor link to COBRA information, to include details on the ARRA subsidy:

<http://www.dol.gov/dol/topic/health-plans/cobra.htm>



If you have any questions regarding your benefits, please contact:

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