



2011 Benefits at a Glance
 Agile Consultants – Georgia

Consultants are considered temporary employees until they complete 90 days of continuous service. You become eligible for benefits on the first of the month following a change of status to a full-time employee.

MEDICAL – AETNA POS Open Access Plan 1904 (GA Residents Only)		
Coverage Option	In Network	Out of Network
Deductible (Individual)	\$1,500	\$2,000
Deductible (Family)	\$4,500	\$6,000
Coinsurance	20%	40%
Out of Pocket Max (Ind)	\$4,500	\$8,000
Out of Pocket Max (Family)	\$13,500	\$24,000
Physician Co-Pay	\$30 PCP, \$50 Specialist	Deductible, 40%
Emergency Room Co-Pay	\$200 co-pay, Waived if admitted	\$200 co-pay, Waived if admitted
Prescriptions – Retail (Tier I/II/III)	\$15/\$45/\$60	Not covered
Prescriptions – Mail Order (90 day Tier I/II/III)	\$15/\$45/\$60	Not covered
Per Pay Period Premium		
Employee Only	\$49.50	
Employee + Spouse	\$315.50	
Employee + Child(ren)	\$238.50	
Employee + Family	\$466.50	

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 – AETNA DPPO 1500	
Deductible	\$50 Individual/\$150 Family
Annual Maximum	\$1,500
Preventive Care	100%
Basic Services	80%
Major Services	50%
Orthodontia*	Child only - 50% up to \$1,000 lifetime max
Single (EE)	\$20.55
Couple (ESP)	\$40.05
EE+ Children (ECH)	\$43.35
Family (FAM)	\$62.85

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 – ADP FLEX DIRECT (www.flexdirect.adp.com) Defer pre-tax earnings to help pay qualified health care and dependent care expenses.

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

EMPLOYEE ASSISTANCE PROGRAM – LIFE SOLUTIONS

Confidential counseling & support program for employees and their families

401K – ADP RETIREMENT SERVICES

State Street Bank and Trust serves as the discretionary trustee of the Agile Resources, Inc. 401k plan.

- Employees who have worked 1 year and have completed 1000 hours of service are eligible to participate.
- On the 1st of any pay period after having met eligibility requirements.
- You may defer a % of compensation on a pre-tax basis up to an IRS maximum of \$16,500 for the 2011 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.

PAYROLL DIRECT DEPOSIT

ADP EMPLOYEE PERKS PROGRAM

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@viadvocates.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:

Deneen Honea
Agile Resources, Inc.
Consultant Advocate
5830 Clarion Street, Suite 202
Cumming, GA 30040
Office: (678) 679-4806
Fax: (678) 679-4823
Email: dhonea@gotoagile.com