

NCBA FIELD STAFF BENEFITS 2011-2012

Plans-at-a-Glance (US Citizens)

NCBA/CLUSA benefits program is designed with both today and tomorrow in mind:

- Helps employees defray the cost of medical, dental and child care expenses **today** and offers protection from the financial consequences of illness, injury or death, and
- Provides retirement income resources for **tomorrow** to help employees toward a more financially secure future.

Introduction

The purpose of this summarized benefit package is to introduce you to available employee benefits. This benefits package is designed specifically for U.S. Citizens living and working outside of the U.S. Complete details of each plan or program may be located in each respective plan description. You may also direct questions and feedback to Human Resources.

Medical Insurance

You are eligible to apply for coverage if you normally work at least 30 hours per week; no waiting period. Coverage is provided by CIGNA. Employee and employer share premium cost. <http://www.cigna.com/>

Preventive -- Routine physical exams; Physician office visits; Well-child Care (including Immunizations and boosters); Routine gynecological visits; Pap tests; Allergy testing and shots; Annual eye exam and hearing screening.

Medical and Surgical Services – Outpatient Surgery; Diagnostic tests, X-ray, and lab tests; Chemotherapy; Radiation Therapy; and Mammography.

Maternity Care – Prenatal and postnatal care; Delivery and hospitalization; Nursery care for newborns.

Emergency Services – In plan physician's office; Urgent Care Center; Emergency Room.

Mental Health and Substance Abuse -- Services are provided for assessment, crisis intervention, and therapy in accordance with state mandate.

Other Covered Benefits – Skilled Nursing Facility (room, board, physician and medical services); Home Health Care; and Hospice Care (inpatient facility or at-home care).

Employees electing NCBA/CLUSA sponsored medical plans are eligible for COBRA Continuation Coverage.

Dental Insurance

You are eligible to apply for coverage if you normally work at least 30 hours per week; no waiting period.

Dental Insurance coverage is included under the CIGNA Medical Insurance. (CIGNA TRADITIONAL DENTAL)

CIGNA Short Term Disability (STD) Insurance

You are eligible to apply for coverage if you normally work at least 30 hours per week; no waiting period. STD provides financial protection for you by paying a portion of your income while you are disabled. 100% employer paid.

The Weekly Benefit amount is equal to 66 2/3 % of your weekly Basic Earnings at the time you become Totally Disabled. The Weekly Benefit amount will never be more than \$500. Benefit starts on the 30th day after you become Totally Disabled. Benefits are paid up to a maximum of 9 weeks.

Unum Long Term Disability (LTD) Insurance

You are eligible to apply for coverage if you normally work at least 20 hours per week; 30 day waiting period. LTD provides financial protection for you by paying a portion of your income while you are disabled. The amount you receive is a percentage of pay based on the amount you earned before your disability began.

Upon certification, the plan pays 60% of monthly earnings to a maximum of \$10,000 per month. This insurance is effective after a 90-day (elimination) waiting period or after STD payments end. 100% employer paid.

Unum Life Insurance

This life insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death. The amount your beneficiary(ies) receive(s) is based on the amount of coverage in effect just prior to the date of your death according to the terms and provisions of the plan.

You are eligible to apply for coverage if you normally work at least 20 hours per week; 30 day waiting period.

The amount of coverage is 1½ times annual earnings for full-time employees to a maximum of \$100,000. 100% employer paid.

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Accidental Death & Dismemberment (AD&D) Insurance <http://www.unum.com/>

You are eligible to apply for coverage if you normally work at least 20 hours per week; 30 day waiting period.

AD&D insurance plan provides financial protection for your beneficiary (ies) by paying a benefit in the event of your accidental death or dismemberment or for you in the event of any other covered loss. The amount of coverage is 1½ times annual salary, with a maximum of \$100,000. This coverage is provided at no cost to employees.

Emergency Travel Assistance around the World

<http://www.unum.com/> Worldwide emergency travel assistance services with one phone call. When traveling for business or pleasure, in a foreign country or just 100 miles from home, you and your family (covered dependents) can count on getting help in the event of a medical emergency.

You are eligible to apply for coverage if you normally work at least 20 hours per week; 30 day waiting period.

MEDEX Medical Evacuation Coverage

www.medexassist.com The **MEDEXPlus** medical evacuation program covers all traveling employees and consultants of NCBA when traveling outside of the U.S. * Expatriate dependents are covered when accompanying the employee or consultant. Please note that this is NOT medical insurance coverage. (Exclude East Timor and Indonesia)

No waiting period.

International SOS Medical Evacuation Coverage

<http://www.internationalsos.com> The International SOS medical evacuation program covers all traveling employees and consultants of NCBA in East Timor Expatriate dependents are covered when accompanying the employee or consultant. Please note that this is NOT medical insurance coverage.

No waiting period.

Work-life Balance Employee Assistance Program

<http://www.unum.com> NCBA's work-life balance employee assistance program is a benefit that can help you find solutions for everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being.

You are eligible to apply for coverage if you normally work at least 20 hours per week; 30 day waiting period.

CIGNA Travel Accident Accidental Death & Dismemberment (AD&D) Insurance

http://www.cigna.com/our_plans/accident/business/for_you.html Coverage is for Accidental Death and Dismemberment (AD&D) up to \$75,000. Coverage is provided at no cost to covered employees.

You are eligible to apply for coverage if you normally work at least 20 hours per week; 30 day waiting period.

401(k)Plan <http://www.alerusretirementsolutions.com/>

Employee Eligibility -- You are eligible to join the Plan after you reach age 21; no waiting period.

Entry Date -- You can enter the plan on the first day of the first full pay period after you become eligible.

Employee Contributions – You may contribute an allowable amount as stated by the US IRS. You may change your contribution percentage effective with the first pay period coincident with or next following January 1, April 1, July 1 or October 1.

NOTE: If you wish to roll over a current 401(k) fund that you have with another employer, you may do this after you become eligible. Please request the 401(k) form from Human Resources.

Employer Contributions -- NCBA will make contributions after you have completed three months of credited service. There are two types of employer contributions:

- a safe harbor matching contribution equal to 100% of the first 3% of compensation that you contribute, plus
- matching contribution equal to 50% of the next 2% of compensation that you contribute and
- 2% of your compensation each pay period.

Vesting Schedule -- Employee contributions are always 100% vested; Employer contributions are also 100% vested immediately.

Investment Options – You may choose from a variety of investment vehicles or funds. You may change your investment allocation anytime electronically by telephone or via the internet.