

VOLUNTARY COVERAGES. EMPLOYEE'S OPTIONS	CALENDAR YEAR 2009 COSTS	HIGHLIGHTS OF BENEFIT COVERAGES								
<u><b>Dental Plan Rates</b></u> <i>Employee only</i> <i>Employee plus Dependents</i> <i>Employee plus Family</i>	<u><b>Weekly</b></u> \$ 4.98 \$ 8.49 \$ 12.98	\$50 deductible; \$1000 benefit/enrollee/yr; Up to \$250 (\$1000 Max) carry over/year; \$1000 lifetime for orthodontia Root canals & Gum disease paid at 50% <b>1st year limited to exams, cleanings and fluoride treatment</b>								
<u><b>Medical Plan Rates</b></u> <i>Employee only</i> <i>Employee plus one dependent</i> <i>Employee plus Family</i>	<table border="0"> <tr> <td>HRA</td> <td>Non-HRA</td> </tr> <tr> <td>\$10</td> <td>\$20</td> </tr> <tr> <td>\$20</td> <td>\$40</td> </tr> <tr> <td>\$30</td> <td>\$60</td> </tr> </table>	HRA	Non-HRA	\$10	\$20	\$20	\$40	\$30	\$60	Pre-tax deductions; Premier provider network; Core Source administers claims; \$2.5 million lifetime max.
HRA	Non-HRA									
\$10	\$20									
\$20	\$40									
\$30	\$60									
<u><b>Medical Plan Deductibles</b></u> <i>Employee only</i> <i>Employee plus 1 or Family</i>	\$300 In-Network \$1500 Out of Network	Amounts before co-insurance applies. In/Out deductibles cannot be combined. <b>Each family member must meet separate Deductible.</b>								
<u><b>Medical Plan Co-Insurance</b></u> <i>After meeting deductibles</i>	80% In-Network 50% Out of Network	After meeting annual deductible								
<u><b>Medical Plan Out of Pocket</b></u> <i>Employee only maximum</i> <i>Employee plus family maximum</i>	\$2000 In Network (No Change) N/ A Out of Network	The maximum member annual cost before plan pays 100%. No out of pocket maximum for Out-of-Network services.								
<u><b>Special Medical Plan Co-Pays</b></u> <i>Emergency Room-Each visit</i> <i>Ambulance-each trip</i> <i>Outpatient Visit-Each Time</i> <i>MRI / CT scans-each test</i>	\$100 In/\$150 Out of Network \$100 In/Out of Network  \$50 In/\$100 out of Network	Plus annual deductible and co-insurance <b>Non-emergencies NOT COVERED.</b>  No Co-pay on In-Network X-rays								
<u><b>MEDCO Prescription Drug Plan</b></u> <i>Retail: up to 21 day supply-</i>     <i>Mail: up to 90 day supply-</i> <i>Medco Health</i>	\$25 deductible/member plus \$10 Generic \$25 Brand \$50 non-preferred Brand drugs  No deductible \$20 Generic \$50 Brand \$90 non-preferred Brand drugs	Short term and long term prescriptions through extensive network; pre-authorization to doctor for some drugs; <a href="http://www.medcohealth.com">www.medcohealth.com</a> website.  <b>Use Generics &amp; Mail Order When Possible</b>								
<u><b>Ameritas Vision Plan Rates</b></u> <i>Employee Only</i> <i>Employee plus One</i> <i>Employee plus Family</i>	<u><b>Weekly</b></u> \$1.34 \$2.43 \$4.11	No Deductible No Calendar year max Annual Eye exam up to \$50.00 Contacts up to \$160 Frames up to \$125								
<u><b>Life Insurance- Voluntary</b></u> <i>Children</i> <i>Employee &amp; Spouse</i>	\$.20/week/rate schedule \$.07 to \$1.98/\$1000/rate schedule	Child age 15 days but less than 6 months \$250; Child age 16 days through age 25 years (full time student) @ \$5000; employee up to \$200,000 with spouse up to half that amount; employee up to \$100,000 without physical.								
<u><b>Long Term Disability</b></u> <i>Employee only</i>	\$.84/\$100 of benefit	Up to 50% basic monthly pay; \$5,000 maximum/\$100 minimum monthly benefit; benefits start after 6 months of disability.								
<u><b>Flexible Spending Account</b></u> <i>Healthcare Account</i> <i>Dependent Care Account</i>	Roper pays ADP admin. costs Roper pays ADP admin. costs	Pre-tax payroll deductions; \$250 minimum/\$3000 maximum/year; reimbursed for eligible expenses such as medical/dental/medicine deductibles and co-pays; must use money each year.								
<u><b>REVSOP- 401(k)</b></u> <i>Before-Tax Employee Deductions</i> <i>After Tax Employee Deductions</i>	Roper pays Ascensus admin. costs	1% to 14% payroll deductions before and/or after tax; Roper matches \$1.50 per \$1.00 on first 2% and \$1.00 per \$1.00 next 5%. <i>on pre-tax contributions. Options from nine funds.</i>								