



Health | Dental | Vision | Disability | Life Insurance | Flexible Spending Account | 401k

## ENROLLMENT INFORMATION

*Skye Technologies provides a comprehensive employee benefit program to all full-time employees.*

Spouses and dependent children of the employee are also eligible to participate in our benefit plans. Dependent children include natural children, legally adopted children, stepchildren, and children for whom the employee has been appointed guardian. You can enroll the following dependents in our group benefit plans:

- Your legal spouse
- Children under age 30 (for medical, dental, and vision)
- Children under age 26 (for voluntary life)
- Unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of handicapped status must be provided)

**Health & Dental Insurance** - If you are enrolling for the first time or making any plan or dependent changes, please submit your information via the ADP website, no later than **February 25th** in order to avoid system delays. These plans are deducted pre-tax which means no changes can be made until open enrollment next year unless you have a qualifying event. Please note that if you are enrolling in the dental plan after your initial 31 day eligibility period, you will be subject to the following service waiting periods:

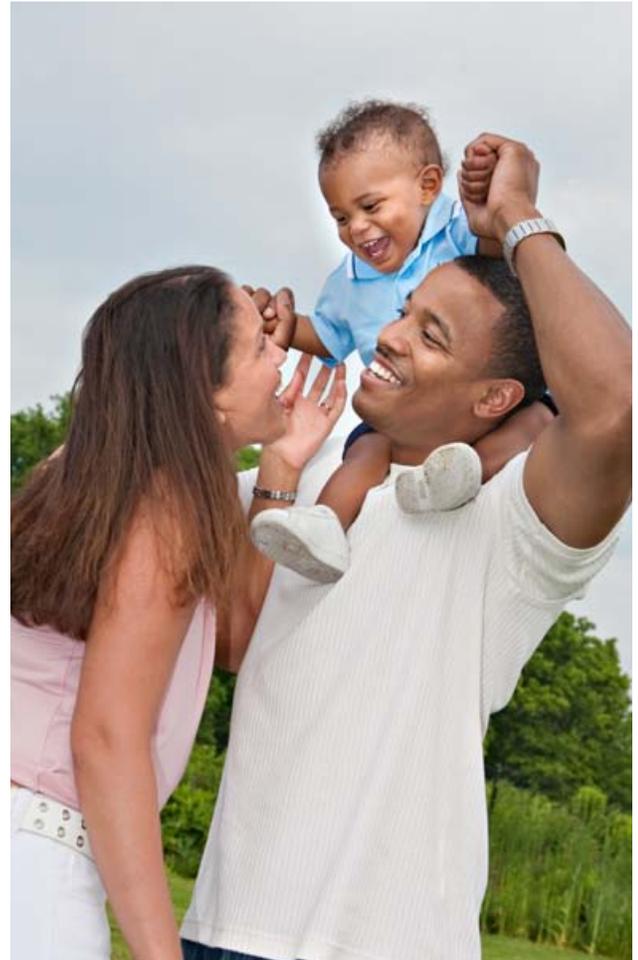
- Preventive Services - None
- Major Services - 12 months
- Orthodontia (child) - 24 months

**Supplemental Life & AD&D**- If you have already passed your initial 31 day eligibility period and have not enrolled in Voluntary Employee or Spouse Life coverage, you will be required to provide Evidence of Insurability (EOI) and will not have coverage until the insurance company approves your application. You may be denied coverage.

EOI will also be required for: 1) any amounts in excess of \$150,000 for employees, 2) any amounts in excess of \$30,000 for spouses, 3) increase in employee amounts in excess of \$10,000 over approved amount in a 12-month period, and 4) increase in spouse amounts in excess of \$5,000 over approved amount in a 12-month period.

**Short Term Disability**- If you have already passed your initial 31 day eligibility period and have not enrolled in Short Term Disability coverage, you must complete an Evidence of Insurability form and coverage is subject to approval by Symetra. You may have a delayed effective date or may be declined coverage.

**Long Term Disability**- If you have already passed your initial 31 day eligibility period and have not enrolled in Long Term Disability coverage, you must complete an Evidence of Insurability form and coverage is subject to approval by Symetra. You may have a delayed effective date or may be declined coverage.



## MEDICAL PLAN COVERAGE OVERVIEW

| Plans                             | Cigna Open Access High                                 |  | Cigna Open Access Low                                  |  |
|-----------------------------------|--|--|--|--|
|                                   | In-Network   | Out-of-Network                                     | In-Network   | Out-of-Network                                     |
| <b>Physician— Office Visit</b>    |  | You pay 30% after deductible                       |  | You pay 40% after deductible                       |
| <b>Primary/Specialist</b>         | \$25/\$35 copay  |  | \$20/\$40 copay  |  |
| <b>Urgent Care Visit</b>          | \$50 copay   | You pay 30% after deductible                       | \$50 copay   | You pay 40% after deductible                       |
| <b>Preventive Care</b>            | Plan pays 100% - deductible waived                     | You pay 30% after deductible                       | Plan pays 100% - deductible waived                     | You pay 40% after deductible                       |
| <b>Prescription Drug Benefits</b> |  |  |  |  |
| Tier 1/Tier 2/Tier 3              | \$10/\$30/\$70 copay                                   | You pay 30%  | \$10/\$30/\$70 copay                                   | You pay 40%  |
| Mail Order - 90-day               |  |  |  |  |
| Tier 1/Tier 2/Tier 3              | \$25/\$75/\$175 copay                                  | N/A  | \$25/\$75/\$175 copay                                  | N/A  |
| <b>Emergency Room Care</b>        | \$100 copay  | \$100 copay  | \$100 copay  | \$100 copay  |
| <b>Coinsurance</b>                | You pay 0%; Plan pays 100% after the deductible is met | You pay 30%; Plan pays 70% after deductible is met | You pay 20%; Plan pays 80% after the deductible is met | You pay 40%; Plan pays 60% after deductible is met |
| <b>Calendar Year Deductible</b>   |  |  |  |  |
| Individual/Family                 | \$500/\$1,000  | \$1,000/\$2,000                                    | \$500/\$1,000  | \$1,000/\$2,000                                    |
| <b>Out-of-Pocket Maximum*</b>     |  |  |  |  |
| Individual/Family                 | \$500/\$1,000  | \$11,000/\$22,000                                  | \$4,500/\$9,000  | \$9,000/\$18,000                                   |
| <b>Lifetime Maximum</b>           | Unlimited  | Unlimited  | Unlimited  | Unlimited  |

\*Copays do not apply towards out-of-pocket maximum; deductibles apply. Expenses do not cross accumulate between in-network and out-of-network out-of-pocket maximums.

### Need more information about your Cigna plan?

Visit [mycignaforhealth.com](http://mycignaforhealth.com) or call (855) 823-5410:

- To find a CIGNA provider
- For medical precertification, claims and eligibility questions
- For prescription information including pricing, finding a pharmacy, and coverage levels



## DENTAL PLAN COVERAGE OVERVIEW

### *Good oral hygiene is part of a healthy lifestyle.*

It's about more than a pretty smile. Our oral health affects our ability to speak, smell, taste, chew, and swallow. However, oral diseases, which can range from cavities to oral cancer, cause pain and disability for millions of people each year.

#### Visit Your Dentist Regularly

Regular preventive visits to your dentist can help protect your health, and we are talking about more than just your mouth. Recent studies have linked gum disease to damage elsewhere in the body. According to the Centers for Disease Control and Prevention, there may be associations between oral infections and diabetes, heart disease, stroke, and preterm, low-weight births. Research is underway to further examine these connections.

**Preventive services are covered at 100% if you visit an in-network provider.**

#### Finding a CIGNA Preferred Dentist is easy

Usually you pay less if you use a Cigna network dental professional. Network dentists agree to accept the contract rate as payment; out-of-network dentists are compensated at the 90th percentile of Reasonable and Customary Allowances and may require payment for charges above that amount. CIGNA's network includes more than 80,000 dentists nationwide. To locate an in-network provider call customer service at (800) 244-6224, or use the online directory found at [www.mycignaforhealth.com](http://www.mycignaforhealth.com).



| Benefits In-Network                        | In-Network | Out-of-Network |
|--|------------|----------------|
| Calendar Year Maximum                      | \$1,000    | \$1,000        |
| Annual Deductible                          |            |                |
| Individual/Family                          | \$50/\$150 | \$50/\$150     |
| Preventive                                 | 100%       | 100%           |
| Basic                                      | 90%        | 80%            |
| Major                                      | 60%        | 50%            |
| Orthodontia (dependent children to age 30) | 50%        | 50%            |
| Orthodontics Lifetime Maximum              | \$1,000    | \$1,000        |

| Tier 1—Preventive Services  | Tier 2—Basic Services   | Tier 3—Major Services  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Oral exams</li> <li>• Full mouth x-rays</li> <li>• Bite wing x-rays</li> <li>• Periapicals and all other x-rays</li> <li>• Prophylaxis/cleaning</li> <li>• Fluoride treatments</li> <li>• Space maintainers</li> <li>• Sealants</li> <li>• Emergency care to relieve pain</li> </ul> | <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Osseous Surgery</li> <li>• Root canal/Endodontics</li> <li>• Scaling and root planning</li> <li>• Periodontal surgery</li> <li>• Oral surgery</li> <li>• Simple extractions</li> <li>• Surgical Extractions</li> <li>• Repairs to crowns, bridges, and inlays</li> </ul> | <ul style="list-style-type: none"> <li>• Inlay/onlays</li> <li>• Crowns</li> <li>• Dentures</li> <li>• Bridges</li> <li>• Prosthesis over implant</li> </ul> |

## VISION PLAN OVERVIEW

*Poor vision makes it harder to read, drive, work, and cook.*

The good news: many eye problems and diseases can be treated if caught early. Our vision benefit through Vision Service Plan (VSP) covers comprehensive eye exams, glasses, and contacts. Primary EyeCare Copay of \$20 applies for some benefits.



| VSP Plan   | In-Network  | Out-of-Network             |
|--|---|----------------------------|
| <b>WellVision Exam (every 12 months)</b>                           | \$10 copay  | Reimbursed up to \$45      |
| <b>Prescription Glasses</b>  | \$25 copay  |                            |
| <b>Lenses (every 12 months)</b> (Single vision, bifocal, trifocal) | Included in prescription glasses  | Reimbursed up to \$30-\$65 |
| <b>Frames (every 24 months)</b>                                    | \$130 allowance for a wide selection of frames, 20% off amount over your allowance:<br>\$70 allowance at Costco | Reimbursed up to \$70      |
| <b>Lense Options (every 12 months)</b>                             |   |                            |
| • Scratch-resistant coating  | \$0   |                            |
| • Standard progressive lenses                                      | \$55  |                            |
| • Premium progressive lenses                                       | \$95-\$105  | Reimbursed up to \$50      |
| • Custom progressive lenses  | \$150   |                            |
| <b>Contacts (instead of glasses, every 12 months)</b>              | \$130 allowance for contacts; copay does not apply; exam (fitting and evaluation)                               | Reimbursed up to \$105     |



### Using your VSP benefit is easy

- You can choose to see any eyecare provider—your local VSP doctor, a retail chain affiliate, or any other provider. To find a VSP doctor or retail chain affiliate, visit [vsp.com](http://vsp.com) or call (800) 877-7195.
- Visit [vsp.com](http://vsp.com) to review your plan coverage.
- At your appointment, tell them you have VSP. You don't need an ID card.

It is that easy! There are no claim forms when you see a VSP doctor or retail chain affiliate.

### Extra savings and discounts

#### Glasses and Sunglasses

20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam.

#### Laser Vision Correction

Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

## LIFE PLAN OVERVIEW

### *Basic Life and AD&D*

Skye Technologies provides all eligible employees with company paid Basic Life and AD&D insurance, at no cost to employees. This benefit is insured by Symetra.

Life insurance provides a lump sum cash benefit to surviving dependents to cover immediate expenses such as funeral expenses or ongoing living expenses. It can help survivors adjust to the loss of income related to the death of a wage earner, or provide funds for college or retirement for the survivors.

Life and AD&D Insurance is provided to you in an amount that will equal your annual base salary to a maximum of \$175,000. No additional paperwork is required.

### *Supplemental Life and AD&D*

New employees may also purchase additional Life and AD&D insurance protection for themselves up to \$150,000 guaranteed issue. They may also purchase additional Life and AD&D insurance for their spouse and child(ren).

- **Employee** - \$10,000 to the greater of \$500,000 or 5 x your Basic Annual Earnings of Supplemental Life and AD&D coverage.
- **Spouse** - \$5,000 to \$250,000, not to exceed 50% of the Employee Supplemental Life benefit amount, of Supplemental Life and AD&D coverage.
- **Child(ren)** - For child(ren) ages 14 days to 6 months, \$250 of Supplemental Life coverage. For child(ren) ages 6 months to age 26, \$10,000 of Supplemental Life coverage.

Supplemental Spouse and Child Life Coverages are not available unless the employee is insured for Employee Supplemental Life coverage. See your enrollment kit for full details.

## DISABILITY PLAN OVERVIEW

*According to the American Council of Life Insurers, one third of all Americans between the ages of 35 and 65 will become disabled for more than 90 days.*

Short-Term Disability Insurance (STD) provides income continuation if you are ever unable to work due to a non-work related accident or illness. Long-Term Disability Insurance (LTD) provides income continuation for both non-work and work-related accidents or illnesses that are expected to continue for a long period of time.

Skye Technologies offers employees the option to purchase STD and LTD coverage on a 100% employee paid, post-tax basis. As a result, any disability benefits paid under these plans are non-taxable.

See your electronic enrollment information for benefit maximums, details, and cost.

### *Short-Term Disability Insurance Options*

STD begins on the 1st day after a qualifying accident or 8th day of illness. STD lasts for 13 weeks and pays a weekly benefit equal to 60% of the covered person's pre-disability weekly earnings up to a maximum of \$2,000 per week. Benefits may be reduced by other income benefits and disability earnings.

### *Long-Term Disability Insurance Options*

LTD pays a monthly benefit equal to 60% of your monthly income after 90 days of a continuous disability. Benefits may be reduced by other income benefits and disability earnings. The maximum benefit period is the Social Security Normal Retirement Age.

If you become disabled, Symetra program provides Health Care Advocacy services to help you navigate your health care benefits while on STD or LTD. Access to these services is available 24 hours a day, seven days a week via the Symetra toll-free number: (866) 263-4365.

## TRAVEL ASSIST PLAN OVERVIEW

*Symetra's Travel Assistance Program is available to help you, your spouse, and your dependents up to age 25 anytime — when traveling 100 miles or more from home.*

When emergencies happen far from home, there's a team of multilingual professionals standing by to help you. Symetra's Travel Assistance Program (provided by Europ Assistance) offers a variety of services in more than 200 countries worldwide. Note: Employees are covered whether they are away for business or pleasure. While Trip Assistance is available when you are 100 miles or more away from home, pre-trip assistance is available at any time.

### Medical Services

- Assistance finding physicians, dentists, and medical facilities.
- Monitoring during a medical emergency to determine if care is appropriate, or if evacuation is required.
- Free transportation to a hospital/treatment facility, or to your place of residence for treatment.
- Arrangement for your traveling companion's return home if previous arrangements are lost due to your medical emergency.
- Free transportation home for dependent children under the age of 16 who were traveling with you and are left unattended because of your hospitalization.
- Free round-trip transportation for one immediate family member or friend to visit you if you're traveling alone and are likely to be hospitalized for seven consecutive days.
- Replacement of medication and eyeglasses.

### Other Key Services

- Pre-trip information, including visa, passport, inoculation and immunization requirements; cultural information; embassy and consulate referrals; foreign exchange rates; and travel advisories.
- Emergency message relay to and from friends, relatives and business associates.
- If appropriate, new travel arrangements or change of airline, hotel and car rental reservations.
- An advance of up to \$500 in emergency cash after satisfactory guarantee of reimbursement from you. You are responsible for any fees associated with the transfer or delivery of funds.

- Help locating and replacing lost or stolen luggage, documents, and personal possessions.
- Location of an attorney and help with bail bond, where permitted by law, after satisfactory guarantee of reimbursement from you. You are responsible for attorney fees.
- Assistance with telephone interpretation in all major languages, or referral to an interpretation or translation service for written documents.

## ID THEFT PLAN OVERVIEW

### Symetra's ID Theft Resolution

There's no better time to deal with identity theft than before it happens. Call Symetra at (877) 823-5807 to get your helpful ID Theft Protection Kit. It covers the ins and outs of identity theft and provides advice on how to avoid it.

### If You Think You're Identity Has Been Stolen

Just pick up the phone—24 hours a day, seven days a week—and call (877) 823-5807 if you're in North America or (240) 330-1422 from anywhere else in the world. An ID Theft Resolution Specialist will help you obtain a copy of your credit report from all three major credit reporting agencies and place a fraud alert on your records. Once you receive your reports, your ID Theft Resolution Specialist will walk you through the documents to determine if fraud or theft has occurred.

### Here's the Help You'll Receive

**Theft affidavit** - You'll get help completing the ID Theft Affidavit. It's your responsibility, to submit the affidavit to the proper authorities, credit bureaus and creditors.

**Card replacement** - You'll receive assistance with replacing credit, debit and membership cards.

**Translation services** - You'll have access to translation services. For instance, you may be overseas and need help communicating with local police.

**Emergency cash** - You can receive up to \$500 in emergency cash— secured by a valid credit card—if the theft occurs 100 miles or more from your primary residence.

## EAP PLAN OVERVIEW

It's tough dealing with new challenges—especially on your own. The stress alone can affect your work, health, and family. Sometimes you just need someone in your corner who will listen, offer advice, and point you in the right direction for additional help.

***Our Employee Assistance Program offers support when you need it most from highly trained professionals, at no cost to you or your dependents.***

You and your dependent family members are entitled to five confidential face-to-face sessions and five additional sessions if you are disabled. However, toll free 24/7 phone consultations are unlimited. Sessions are per household and may be divided among the three types of professionals: counselor, financial planner or attorney. Trained counselors with a master's or doctoral degree are just a toll-free phone call away at (888) 327-9573.

Counselors are available to listen to your concerns and refer you to appropriate resources and providers for:

### Counseling

- Stress, anxiety and depression
- Credit card or loan problems
- Difficulties with children
- Grief and loss
- Substance abuse

### Financial Information

- Getting out of debt
- Tax questions
- Retirement planning
- Estate planning
- Saving for college
- Credit card or loan problems

### Legal Support

- Divorce and family law
- Debt and bankruptcy
- Landlord/tenant issues
- Real estate transactions
- Civil and criminal actions
- Contracts

### Need legal representation?

A general guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any customary legal fees after that are reduced by 25%.

### Planning for the future

A will is one of the most important legal documents you can have. Symetra's EstateGuidance® makes it easy to create a simple, customized, legally binding will by offering:

- Convenient online access to will documentation tools.
- Simple-to-follow instructions guiding you through the will-generation process.
- Online support from licensed attorneys, if needed.
- The ability to make revisions at no cost for up to 30 days. A simple will costs just \$14.99; printing and mailing services are also available for \$9.99.

***Guidance Resources Online provides trusted information about relationships, work, children, legal and financial issues, and more.***

First-time users follow these simple steps:

1. Go to [www.guidanceresources.com](http://www.guidanceresources.com) and click on "I am a first-time user".
2. Provide your Organization Web ID
3. Create a User Name and Password. Your User Name must be at least six characters with no spaces.
4. The Security Question provides prompts if you forget your password.
5. Federal law requires that you select the button verifying that you're at least 13 years old.
6. Be sure to read the Terms of Use and click the check box to agree to the terms. When finished, click "Submit".

Future logins:

Simply enter your User Name and Password. Then click on the Login button.

## FLEXIBLE SPENDING ACCOUNTS

### *Flexible Spending Account - Renewed January 1, 2013*

A Flexible Spending Account (FSA) allows employees to use pre-tax money for qualified expenses.

The rising cost of health and dependent care (or day care) is encouraging more employees to take advantage of FSAs. You can save anywhere from 10 – 30% by using pre-tax money in an FSA to pay for health or dependent care expenses incurred during the plan year. Determine how much you anticipate spending on qualified expenses throughout the year and fund your FSA for that amount through semi-monthly pre-tax payroll deductions. You can then use those funds to pay for eligible expenses using a debit card at the time of service, or by submitting a receipt after-the-fact.

#### **Health Care FSA**

A Health Care FSA is used to pay for qualified medical, dental, and vision expenses incurred by you and your dependents during the plan year. Note:

- Annual maximum contribution is \$2,500.
- You have access to your full annual contribution at anytime during the plan year for qualified expenses incurred during the plan year.
- You cannot change your annual contribution amount during the plan year, so be conservative in determining the amount you decide to contribute. Remember: “use it or lose it” rule applies.
- Deadline to incur claims for the 2013 plan year is December 31, 2013.

#### **Dependent Care FSA**

Dependent Care FSA is used to pay for qualified dependent child care or elder care expenses incurred during the plan year, to allow you (and/or your spouse if married) to work or go to school full-time. Note:

- Annual maximum contribution is \$5,000 per family (\$2,500 if married filing taxes separately).
- You **ONLY** have access to funds that have been withheld from your paycheck. If you submit receipts for a higher amount, you will be automatically reimbursed as future payroll deductions are deposited into your account.
- Deadline to incur claims for the 2013 plan year is December 31, 2013.

## RETIREMENT

### *401(k) Savings Plan*

Preparing for retirement may seem like an insurmountable challenge. To help you reach your retirement savings goals we have established a retirement savings plan through John Hancock.

Plan Qualifications - All full-time employees over the age of 18 are eligible to participate in the John Hancock 401(k) plan by making pre-tax payroll contributions. For the 2013 calendar year, the maximum contribution is \$17,500. Those employees over the age of 50 may make additional contributions up to \$5,500. Employees who are highly compensated may be subject to limitations on their contribution amount. Open enrollment and contribution changes may be made at anytime during the year. Please see HR for additional information.



## PROVIDER INFORMATION

| Provider                       | Website  | Phone Number   |
|--------------------------------|--|----------------|
| Medical Insurance: Cigna       | <a href="http://www.mycignaforhealth.com">www.mycignaforhealth.com</a>             | (866) 494-2111 |
| Dental Insurance: Cigna        | <a href="http://www.mycigna.com">www.mycigna.com</a>                               | (800) 244-6224 |
| Vision Insurance: VSP          | <a href="http://www.vsp.com">www.vsp.com</a>                                       | (800) 877-7195 |
| Life and Disability: Symetra   | <a href="http://www.symetra.com">www.symetra.com</a>                               | (800) 796-3872 |
| EAP: Symetra/CompPsych         | <a href="http://www.guidanceresources.com">www.guidanceresources.com</a><br>WEB ID | (888) 327-9573 |
| Travel Assistance: Symetra     | <a href="http://www.symetra.com">www.symetra.com</a>                               | (877) 823-5807 |
| 401k: John Hancock             | <a href="http://www.johnhancockpensions.com">www.johnhancockpensions.com</a>       | (800) 395-1113 |
| Flexible Spending Account: ADP | <a href="http://www.flexdirect.adp.com">www.flexdirect.adp.com</a>                 | (866) 469-4910 |
| Employee Self-Service Portal   | <a href="https://portal.adp.com">https://portal.adp.com</a>                        |                |

## INSURANCE PREMIUMS

All full-time employees working an average of at least 32 hours of work per week are eligible to participate in our group benefits. Rates are per pay period, 26 per year. Medical, dental, and vision are pre-tax plans.

### Medical Options

| Coverage          | Cigna High Plan | Cigna Low Plan |
|-------------------|-----------------|----------------|
| Employee Only     | \$53.50         | \$21.79        |
| Employee + Spouse | \$184.76        | \$94.15        |
| Employee + Child  | \$154.96        | \$79.95        |
| Family            | \$253.87        | \$130.54       |

For your Supplemental employee, spouse and dependent life and Voluntary STD/LTD insurance rates, please refer to the Symetra Benefit Summaries.

### Dental Options

| Coverage          | Cigna   |
|-------------------|---------|
| Employee Only     | \$6.65  |
| Employee + Child  | \$16.81 |
| Employee + Spouse | \$15.95 |
| Family            | \$25.15 |

### Vision Options

| Coverage          | VSP    |
|-------------------|--------|
| Employee Only     | \$1.25 |
| Employee + Child  | \$2.05 |
| Employee + Spouse | \$2.01 |
| Family            | \$3.30 |