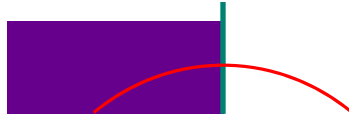
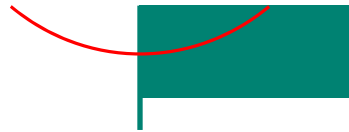


Presbyterian Children's Homes and Services



2008 Employee Benefits Program



A Summary Guide to Your Employee Benefits



Health Insurance

Health Reimbursement Account

Dental Insurance

Section 125 Cafeteria Flexible Benefit Plan

Life and Accidental Death and Dismemberment Insurance

Work-Life Balance Employee Assistance Program

Global Travel Assistance Program

Long-Term Disability Insurance

403(b) Retirement Plan

Voluntary Supplemental Insurance

Effective January 1, 2008

UnitedHealthcare Health Insurance

Benefit	PPO
Lifetime Maximum	Unlimited
Calendar Year Deductible	\$1,500 / \$3,000 *
Coinsurance	80%
Office Visit Copay	
Primary Care Physician / Specialist	\$35
Preventive Care	
Routine Adult Physicals	\$35
Well Newborn Care	\$35
Routine Lab and X-ray (w/ office visit)	100%
Hospital Admission	Deductible + 20%
Outpatient Surgery	Deductible + 20%
Emergency Room	\$150
Urgent Care	\$50
Prescription Drugs	
Tier 1 (Generic Formulary) Copay	\$15
Tier 2 (Name Brand Formulary) Copay	\$35
Tier 3 (Non-Formulary) Copay	\$50
Mail Order Copay - 90 Day Supply	2-1/2 X Copay
Maximum Out-of-Pocket	
Individual	Deductible + \$3,500
Family	Deductible + \$7,000
Out-of-Network Charges	
Deductible	\$3,000 / \$6,000
Coinsurance	60%
Physician	Deductible + 40%
Hospital Admission	Deductible + 40%
Emergency Room	\$150
Out-of-Network Maximum Out-of-Pocket	
Individual	Deductible + \$8,000
Family	Deductible + \$16,000
Pre-certification Required	Yes
Penalties Apply	Yes

* \$500 / \$1,000 after HRA reimbursement (see next page)

Health Reimbursement Account (HRA)

PCHAS will reimburse insured employees for 80% of their in-network deductible amounts over \$500 through a Health Reimbursement Account (HRA). The maximum reimbursement per deductible is \$800. The result is the same as an in-network deductible of \$500 / \$1,000 with 80% coinsurance. For more information, call 800-728-2374 x2232. Fax reimbursement requests to 817-882-9267.

Assurant Dental Insurance

Benefit	Coverage
Annual Deductible	\$50 / \$150
Coinsurance	
Class I - Preventive	100%
Class II - Basic	80%
Class III - Major	50%
Class IV - Orthodontia (Child Only)	50%
Periodontics / Endodontics	Class II
Deductible Applies	Class II, Class III
Calendar Year Maximum	\$1,000
Maximum Lifetime for Ortho	\$1,000

Section 125 Cafeteria Flexible Benefit Plan

The Section 125 Cafeteria Flexible Benefit Plan is a voluntary plan that allows you to select benefits that will be paid on a non-taxable basis. Once each year, you can make a decision to redirect part of your income through this plan to pay for your health, dental, and supplemental insurance premiums. You can also fund reimbursement accounts for uninsured health care expenses (up to \$2,500 annually) and dependent care expenses (up to \$5,000 annually). For more information, call 800-728-2374 x2232. Fax reimbursement requests to 817-882-9267.

Unum Life and AD&D Insurance

Benefit	Coverage
Life and AD&D Benefit	1X salary rounded to the next \$1,000
Maximum Benefit	\$100,000
Guarantee Issue Limit	\$100,000
Age Reduction	Age 65 by 35%; age 70 by 50%
Premium Waiver	Yes
Accelerated Death Benefit	Yes
Seat Belt / Air Bag	Yes
Portability	Yes
Conversion	Yes
Survivor Support	Yes

Work-Life Balance EAP

The Work-Life Balance Employee Assistance Program can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being. The program provides confidential 24-hour access to professional advice—even face-to-face counseling when needed. Call 800-854-1446 or access the website at www.lifebalance.net. Enter “LifeBalance” for both the User ID and Password.

Global Travel Assistance Program

The Global Travel Assistance Program provides worldwide medical and legal emergency support when traveling for business or pleasure, 24 hours a day, 7 days a week, when 100 miles or more from home. Services are provided by Assist America. Call 800-872-1414 and use reference number 01-AA-UN762490.

Unum Long-Term Disability Insurance

Benefit	Coverage
Elimination Period	90 days
Percentage of Earnings	60%
Maximum Monthly Benefit	\$7,000
Maximum Benefit Period	ADEA I to age 65
Integration	Full
Own Occupation	ADEA I to age 65
Residual / Partial	Yes
Mental & Nervous	24 months
Alcohol & Drugs	24 months
Return to Work	Yes
Accumulations of Elimination Period	Yes
Conversion	Yes
Pre-existing Conditions	6/12/24

AIG VALIC 403(b) Retirement Plan

Matching Schedule

You may begin contributing to the retirement plan immediately upon hire. You will be eligible for PCHAS contributions after 1 year of service.

Employee Contrib. 0% - PCHAS Contrib. 3%
Employee Contrib. 1% - PCHAS Contrib. 5%
Employee Contrib. 2% - PCHAS Contrib. 7%
Employee Contrib. 3%+ - PCHAS Contrib. 9%

Vesting Schedule

1 Year - 20%
2 Years - 40%
3 Years - 60%
4 Years - 80%
5 Years - 100%

Unum Voluntary Supplemental Life Insurance

Benefit	Coverage
Life Benefit	
Employee	\$10,000 increments to a max of 5X salary or \$500,000, whichever is less
Spouse	\$5,000 increments to \$500,000
Child(ren)	\$2,000 increments to \$10,000
AD&D Benefit	Not included
Maximum Benefit	\$500,000
Guarantee Issue Limit	\$50,000 employee; \$25,000 spouse
Re-enrollment Guarantee Issue	Up to \$50,000 for current participants only
Age Reduction	35% at age 70; 50% at age 75
Premium Waiver	Yes
Accelerated Death Benefit	100% to \$250,000
Seat Belt/Air Bag	\$10,000 if in use; \$5,000 if equipped
Portability	Yes
Conversion	Yes
Survivor Support	Yes

Voluntary Supplemental Insurance

- Short-Term Disability Insurance (Unum)
- Accident Insurance (Transamerica)
- Cancer Insurance (Transamerica)
- Critical Illness Insurance (Transamerica)

For more information, call Scott Shapard at 800-728-2374 x2236.

Open Enrollment and Changes in Status

The choices you make during Open Enrollment will be effective from January 1, 2008 through December 31, 2008. You cannot change elections until the next Open Enrollment unless you experience a Change in Status:

- Legal marital status changes, such as marriage, divorce, separation, or the death of a spouse
- A change in the number of dependents such as birth, death, or adoption
- Changes in employment status of the employee, or of the employee's spouse or dependents
- A dependent becoming eligible or ceasing to be eligible for coverage due to age, student status, or any similar circumstance
- A change in the residence of the participant, or the participant's spouse or dependent
- Significant changes in cost of coverage (except health care reimbursement accounts)
- Other IRS-approved events

Employee Costs Per Pay Period (2008)

Health Insurance (UnitedHealthcare)	Semi-Monthly Cost
Employee Only	\$12.50
Employee + Child(ren)	\$77.50
Employee + Spouse	\$155.00
Employee + Family	\$212.50

Dental Insurance (Assurant)	Semi-Monthly Cost
Employee Only	No Cost
Employee + Child(ren)	\$15.50
Employee + Spouse	\$11.50
Employee + Family	\$27.00

The Health Reimbursement Account, Life and AD&D Insurance, Work-Life Balance EAP, Global Travel Assistance Program, and Long-Term Disability Insurance are provided by PCHAS at no employee cost. PCHAS contributions and employee costs for other benefits depend upon employee elections.

This brochure highlights the main features of the Presbyterian Children's Homes and Services benefits program for regular, full-time employees.

This brochure does not include all plan rules and details. The terms of your benefit plans are governed by legal documents including insurance contracts. If there are any inconsistencies between this brochure and the legal plan documents, the plan documents are the final authority.

Please contact your supervisor if you have any questions.

Helpful Phone Numbers and Websites

Company	Phone	Website
UnitedHealthcare	866-633-2446	www.myuhc.com
Assurant	800-442-7742	www.assurantemployeebenefits.com
Section 125 / HRA	800-728-2374 x2232	www.ezflexplan.com/hig
Unum	800-421-0344	www.unum.com
Work-Life Balance EAP	800-854-1446	www.lifebalance.net
Global Travel Assistance	800-872-1414	www.unum.com
AIG VALIC	800-448-2542	www.aigvalic.com
Transamerica	888-763-7474	www.transamericaworksite.com
PCHAS	800-888-1904	www.pchas.org/employee
Emergency Issues	800-728-2374 x2335	

Presbyterian Children's Homes and Services

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