

Carilion Benefits Summary

All benefits are available on first of the month following 30 days (except for qualified retirement savings plans) for new employees or first of following month for status change employees.

Medical Benefits - Available to FT and RPT employees.

3 options:

- HMO1 – Lower premium, higher copay/prescription deductibles, PCP required
- HMO2 – Higher premium, lower copay, PCP required
- PPO – No PCP or referrals required, higher premium/copay/ prescription deductibles

Dental Benefits - Available to FT and RPT employees.

2 options:

- Basic – 100 percent preventative care, 80 percent UCR restorative care (after \$25 deductible, per member)
- Comprehensive – Basic plan + 50 percent UCR for prosthetics and orthodontics (dependent children up to age 19) (after \$25 deductible, per member)

Life Insurance - Available to FT and RPT employees.

3 plans: Basic, Accidental Death and Dismemberment (AD&D), Supplemental

Basic - 1.5 x base annual salary, maximum of \$420,000, Carilion paid

AD&D: 2 x base annual salary, maximum of \$420,000, Carilion paid

Supplemental - 3 types; employee, dependent and spouse, 100 percent employee paid

Supplemental Plans	Increment can purchase	Maximum
Employee	\$10,000 increments	5.5 x annual base salary up to \$550,000
Spouse	\$5,000 increments	Cannot exceed Employee Basic + Employee Supplemental up to \$250,000
Dependent	\$2,000 increments	\$10,000

- Employee Supplemental Life Insurance is guaranteed issue up to \$100,000 as new employee or first eligible for benefits within plan maximums.
- Spouse Supplemental Life Insurance is guaranteed issue up to \$50,000 when employee is new or first eligible for benefits within plan maximums.
- Amounts over the Guaranteed Issue must be underwritten by insurance company.

Flexible Spending Accounts (FSA) - Available to all employees regardless of status.

Type of Account	Limit
Healthcare FSA	\$5,000 annual maximum
Dependent Care FSA	\$5,000 annual maximum, but must include Carilion's contribution and Honeytree subsidy if applicable. Minimum amount to contribute is \$10/pay period. Carilion contributes \$10/pay period.

Disability - Available to FT and RPT employees.

Type	Earnings	Waiting Period	Max
Short Term	60% of basic weekly earnings	30 calendar days	\$2,423/week
Long Term	60% of basic monthly earnings	150 calendar days	\$10,500/month

Retirement savings plans (qualified)

Available immediately to all employees regardless of status and can be changed at any time. The retirement savings plan available is determined by Carilion company where employee is paid. Employees may contribute from 1/2 of a percent up to 50 percent of earnings before taxes up to the maximum amounts established annually. For 2006, the IRS limit for pre-tax contributions is \$15,000 or up to \$20,000 if age 50 in 2006.

Professional money management available with AdviceTrack. Carilion contribution for:

- 403(b)—is 25 percent up to two percent of bi-weekly earnings.
- 401(k)—is 25 percent up to two percent of bi-weekly earnings.
- CMG 401(k)—is 100 percent up to five percent of bi-weekly earnings.
- Labs 401(k)—is 50 percent of the first 6 percent of bi-weekly earnings.

Pension Plan - Available to all employees in eligible Carilion companies.

- Guaranteed lifetime monthly benefit at age 65.
- 100 percent paid for by Carilion—no financial risk.
- Reduced monthly pension as early as age 55 with ten or more years of service.
- 100% vesting after five years of 1,000 or more hours per pension year.
- Pension year runs from Oct. 1 – Sept. 30.

Retirement plans (non-qualified)

457b – non-profit Carilion companies

- Available to FT key employees only.
- No Carilion contribution
- Eligible employees may make pre-tax contributions up to \$15,000 in 2006 in fixed amounts instead of percentages.

CHS, Inc. Deferred Compensation Plan – for-profit Carilion companies

- Available to FT key employees only.
- No Carilion contribution
- Eligible employee may make pre-tax contributions from one to 20 percent of bi-weekly earnings.

Qualifying events

- | | |
|--|--|
| ▪ Marriage | ▪ Death of spouse or child |
| ▪ Divorce | ▪ Child reaches age 19 (or 23 if a full-time student) |
| ▪ Birth/adoption of child | ▪ Child is between age 19 and 23 and begins attending school full-time |
| ▪ Change of spouse's employment | ▪ Changes in Medicaid/Medicare eligibility |
| ▪ Change in status from FT to RPT (or vice versa) | ▪ Eligible child dependent loses/acquires medical or dental coverage |
| ▪ You or your spouse take an unpaid leave of absence | |
| ▪ Significant change in spouse's health coverage (attributable to the spouse's employment) | |

Unmarried child's coverage ends the last day of the calendar year when child reaches 19 or 23, if full-time student. Coverage ends the end of the month when the child ceases to be a full-time student or marries.

When one of the above qualifying events occurs, you have 31 calendar days to make changes to your benefits elections for your dependent care and healthcare FSA (enroll and increases only), medical, dental and life insurance coverage. You must complete a Benefits Enrollment/Change at [My Total Access](#) and provide supporting documentation for the qualifying event to Benefits before the change will be processed. All other options can only be changed at open enrollment. All benefits information, including copay amounts, premiums, and document requirements can be found on the Carilion Intranet and on our internet site, carilion.com. To access benefits information from your home via the Internet, go to www.carilion.com, select *Employee Hub*, then select *Benefits*.