



2009 Benefits Package Summary

Zapata Technology (ZTI) is pleased to present you with our 2009 Benefits Package Summary. This Summary is intended to be a **quick overview** of ZTI's benefits. It is suggested that all new employees refer to each specific Coverage Booklet to get the detailed information.

Zapata Technology pays 100% of the premiums for your benefits.

MEDICAL

The following is a quick guide to some of the Medical Benefit Program. BlueCross BlueShield of GA is the provider Company. Please read your Certificate Booklet carefully for a complete explanation of benefits.

Calendar Year Deductible (One per Employee, One per spouse; One for all eligible children combined)

In-Network: \$500
Out-of-Network: \$1,000

Percentage Payable (Unless Otherwise Specified)

In-Network
Program Pays: 80%
Member Pays: 20%

Out-of-Network
Program Pays: 60%
Member Pays: 40%

****Co-Payments (for most covered charges)***

In-Network: \$25.00
Out-of-Network: 60%

*Note: There may be different co-payments for some types of charges. Please read all provisions of this plan carefully.

Out-of-Pocket Limit Per Calendar Year

(One per each covered person, except for children. All eligible children combine together as One.) (in addition to the Deductible and Copayments)

In-Network: \$1,000
Out-of-Network: \$2,000

Hospital Inpatient Services

In-Network: 80%
Out-of-Network: 60%

Hospital Outpatient Services

In-Network: 80%
Out-of-Network: 60%

Emergency Room Copayment

In-Network: \$100
Out-of-Network: \$100

****Preventative Health Care***

In-Network: \$25
Out-of-Network: 60%



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DENTAL

The following is a quick guide to some of the Dental Benefit Program, which people most often want to know about, but this is not a complete description of your Program. BlueCross BlueShield is the provider Company. Please read your Dental Benefit Program (with Orthodontics) Booklet carefully for a complete explanation of benefits.

Yearly Maximum \$1,500
(per calendar year, per Member)

Calendar year Deductible
Individual: \$50
Family: \$150

Percentage Payable

Type 1 (Preventative & Diagnostic) 100%

Type 2 (Basic Dental Services) 80%

Type 3 (Major Dental Services) 50%

Type 4 (Orthodontic Services) 50%

Lifetime Maximum Benefit per Member under age 19: \$1,500
Deductible Amount Per Member: \$50*

*This Deductible is separate from the calendar year Deductible listed above.

Vision

The following is a quick guide to some of the Vision Benefit Program. BlueCross BlueShield is the provider Company. Please read your Vision Benefit Program Booklet carefully for a complete explanation of benefits.

Copayments

Annual Eye Exam: \$5
Eyeglass / Contact Lenses: \$0



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Prescription Drugs

Prescription Drugs Copayment

Preferred Generic, per prescription:	\$20
Preferred Brand Name, per prescription:	\$35
Non-Preferred, per prescription:	\$60
Non-Formulary, per prescription:	Not Covered

Mail Order Prescription Drugs Copayment

Preferred Generic, per prescription:	\$60
Preferred Brand Name, per prescription:	\$60
Non-Preferred, per prescription:	Not Covered
Non-Formulary, per prescription:	Not Covered

Life Insurance

The following is a quick guide to the Life Insurance Coverage. BlueCross BlueShield is the provider Company. Please read your Life Insurance Booklet carefully for a complete explanation of benefits.

Amount of Your Basic Life Insurance: \$25,000

Short Term Disability

The following is a quick guide to the Short Term Disability Coverage. BlueCross BlueShield is the provider Company. Please read your Short Term Disability Booklet carefully for a complete explanation of benefits.

Maximum Weekly Benefit: \$250 per week

Minimum Weekly Benefit: \$50 per week

Maximum Benefit Period: 26 weeks

Benefits begin on:

day **1** of Disability due to Injury

day **8** of Disability due to Illness



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Long Term Disability

The following is a quick guide to the Long Term Disability Coverage. Assurant is the provider Company. Please read your Long Term Disability Booklet carefully for a complete explanation of benefits.

Maximum Monthly Benefit: 60% of monthly pay

Benefits begin on: Week 27

Leave

The following is a quick guide to Leave Time. Please read your Employee Handbook carefully for a more detailed explanation of Leave Time.

Leave / Sick Time: Employees can accrue a total of 17 days of leave (136 hours) throughout the year. Leave time will be accrued each pay period. Accrued leave may be rolled over to the next year if not used by the end of the year.

Holidays: 11 Holidays - New Years Day, Dr. Martin Luther King Jr. Day, George Washington's Birthday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day After Thanksgiving, Christmas Eve, Christmas Day

Flex Time: Zapata Technology offers flextime to its employees...at the discretion of our customers and Zapata Technology management. Flex-time is a work schedule which allows employees to work hours that are not within the standard 8:00 AM to 5:00 PM range, while maintaining a high level of service during the organization's peak operating hours.



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401K Plan

Zapata Technology sponsors and contributes to a 401k Plan known as the "Sharebuilder 401K Plan" to assist in securing your financial well being at retirement. You may elect to save from your earnings via payroll deduction and have those savings deposited to your Sharebuilder 401K Plan. The amount varies by each year and is set by the IRS. For 2009, the amount is \$16,500; for those over 50 years old, the amount is \$22,000. Because your savings are comprised of before tax dollars, your taxable income is reduced. Since your tax-deferred savings are deposited to this account, you will not pay taxes on the money your savings earn until you withdraw your savings from the program. Zapata Technology will contribute dollar for dollar up to 5% of your salary.

The amount you contribute and all the contributions ZTI makes to the Plan will be invested in your account. Your account may consist of one or a combination of the funds available. Unlike an Individual Retirement Account, you can, under specific conditions (set by law), withdraw or borrow your Sharebuilder 401K funds before retirement.

Flexible Spending Plan

The Flexible Spending Plan will enable you to pay for some of your current expenses with before tax dollars, thereby reducing your taxable wages and increasing your spendable income. (Eligible expenses may include: Health Insurance Premiums, Dependent/child care expenses incurred while working, and Medical expenses not covered by your insurance such as over the counter non-prescription drugs.

If you have questions on how this program is administered, please contact Human Resources. Eligibility for enrollment is during the Initial Election Period, the Annual Election Period, and the Election Change Period.



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Additional Benefit Information

This is a summary, which is only meant to be a quick overview of Zapata Technology's benefits. It is suggested that all new employees refer to the applicable Benefits Booklets or Employee Handbook, or company policy to obtain the detailed information.

Any employee or dependent covered by Zapata Technology's medical plan may elect to continue coverage at their own cost when they depart employment or withdraw from the plan. COBRA information will be provided to all employees and covered dependents.

In August 1996, the Health Insurance Portability And Accountability Act (HIPAA) was signed into law. This law affects many aspects of health insurance coverage to include pre-existing conditions. Employers are required to provide certificates of credible coverage. Zapata Technology employees will receive this information via the insurance carrier.