



## 2011 Benefits Package Summary

Zapata Technology (ZTI) is pleased to present you with our 2011 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 most up-to-date and 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: 40%  
Member Pays: 60%

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

In-Network: \$25.00  
Out-of-Network: 40%

\*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: 40%

***Hospital Outpatient Services***

In-Network: 80%  
Out-of-Network: 40%

***Emergency Room Copayment***

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

***\*Preventative Health Care***

In-Network: \$25  
Out-of-Network: 40%



## 2011 Benefits Package Summary

### 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%  
Restorative and Oral Surgery Included

Type 3 (Major Dental Services)        50%  
Endodontics, Periodontics, Crowns/Inlays, Prosthodontics

Type 4 (Orthodontic Services)        50%  
Lifetime Maximum Benefit per Child Member under age 26: \$1,500  
Deductible Amount Per Member: \$50\*

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

### 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



## 2011 Benefits Package Summary

### 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  
(Non-Network) Reimbursed up to \$30

#### **Copayments**

Eyeglass Lenses: \$0  
(Non-Network) See Benefits Booklet

Prescription contacts: 15% of balance over \$130  
(Non-Network): Reimbursed up to \$105

Frames: 20% of balance over \$130  
(Non-Network) Reimbursed up to \$45

### 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. Details are available for the schedule amounts of losses in the Insurance Booklet.

**Amount of Your Basic Life Insurance:** \$30,000

### 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

**Benefits begin on:**  
day **1** of Disability due to Injury  
day **8** of Disability due to Illness

**Maximum Benefit Period:** 26 weeks

The vision, life insurance, and short-term disability are only available together as a bundle.



## 2011 Benefits Package Summary

### 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. Part-time employees earn 0.065385 hours of leave per hour worked.

**Holidays:** Full-time employees enjoy 11 Holidays annually - New Year's 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.



## 2011 Benefits Package Summary

### 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 2011, 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.



## 2011 Benefits Package Summary

### Additional Benefit Information

The information provided is a summary, and is only meant to be a quick overview of Zapata Technology's benefits. It is highly suggested that all new employees refer to the applicable Benefits Booklets, Employee Handbook, and/or company policy to obtain the detailed information. We try to offer the most competitive benefits to our employees so policy details may change from time to time. You will be provided with information about those changes and it is up to the employee to keep track of the most recent details of the benefits.

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.