



Benefit Synopsis

Arbor Research strives to provide employees with a very competitive benefits package. The retirement benefits described below are available to all permanent employees regardless of FTE. All other benefits are available to permanent employees of Arbor Research with an appointment of at least 0.5 FTE.

Arbor Research's benefit plan year runs January through December, with open enrollment in October – December. The benefits described below are in effect from January 1, 2012 through December 31, 2012.

Medical/Vision/Dental Benefits

Health insurance coverage for Arbor Research employees is provided through two Blue Care Network HMO plans and begins the first day of employment. We also offer two additional benefits, VSP Vision Insurance and Dental Insurance through Mutual of Omaha, which also begin the first day of employment.

BCN Medical Plan, BUY UP HMO (BCN5) – Option One

COVERAGE TYPE	Annual Premium Cost to Arbor Research	Annual Premium Cost to Employee	Premium Cost to Employee
Single	\$ 4,209.24	\$ 520.26	\$ 20.01/paycheck
Two Person	\$ 8,811.00	\$ 2,066.74	\$ 79.49/paycheck
Family	\$ 9,960.24	\$ 2,336.36	\$ 89.86/paycheck

BCN Medical Plan, CORE HMO W/HRA (BCN10) – Option Two

COVERAGE TYPE	Annual Premium Cost to Arbor Research	Annual Premium Cost to Employee	Premium Cost to Employee
Single	\$ 3,517.68*	\$ 108.68	\$ 4.18/paycheck
Two Person	\$ 7,923.96*	\$ 417.04	\$ 16.04/paycheck
Family	\$ 8,957.52*	\$ 471.38	\$ 18.13/paycheck

* Arbor Research will also provide 100% coverage of the deductible cost. An HRA account will be funded with \$1,000 for each employee with elected single coverage, or \$2,000 for each employee with elected two person or family coverage. Employee is responsible for co-insurance after deductible is met. See plan summary for further information.

Employees may decline health coverage and receive a cash opt-out equal to 50% of the premium for single coverage of the buy-up plan. Evidence of alternative health insurance is required. As of 1/1/12, the amount is \$2,364.72 annually, paid out per paycheck in the amount of \$90.95 as additional income. The amount will be adjusted each year as new premiums are set.

Mutual of Omaha Dental Plan

COVERAGE TYPE	Annual Premium Cost to Arbor Research	Annual Premium Cost to Employee	Premium Cost to Employee
Single	\$ 227.52	\$ 227.50	\$ 8.75/paycheck
Two Person	\$ 439.80	\$ 439.66	\$ 16.91/paycheck
Family	\$ 719.16	\$ 719.16	\$ 27.66/paycheck

VSP Vision Plan

COVERAGE TYPE	Annual Premium Cost to Arbor Research	Annual Premium Cost to Employee	Premium Cost to Employee
Single	\$ 65.40	\$ 65.52	\$ 2.52/paycheck
Two Person	\$ 99.96	\$ 99.84	\$ 3.84/paycheck
Family	\$ 179.16	\$ 179.14	\$ 6.89/paycheck

Life Insurance/Short- and Long-term Disability

Arbor Research provides life insurance and accidental death and dismemberment coverage for employees in the amount equal to the employee's annual salary, with a minimum benefit of \$50,000. Employees also have the option to purchase additional life insurance and accidental death and dismemberment coverage for employee, spouse, and dependent children. Optional coverage amount limits are \$250,000, \$125,000, and \$10,000, respectively.

Arbor Research provides short-term and long-term disability insurance. Coverage amounts are 60% of Arbor Research salary up to \$1,000 per week and \$10,000 per month; respectively.

Flex Spending Accounts

Optional Flexible Spending Accounts (FSA) for health, dental, vision, and dependent care expenses are available to all Arbor Research employees. We also offer an FSA account for parking/transit expenses.

Parking Benefit

Arbor Research will provide employees, whose main work location is the downtown Ann Arbor office, \$300 additional income annually to be used for employment-related parking and/or commuting expenses. This benefit will be pro-rated for employees hired during the 2012 calendar year. This benefit is not subject to pro-ration for FTE's less than 100%.

Retirement Benefits (401k and 403b Plans)

Arbor Research contributes to a 401k TIAA-CREF retirement plan an amount equal to 10% of the employee's annual base salary. Additionally, employees have the opportunity to open a supplementary account into which they may make contributions under a 403b Plan. Employees are 100% vested on their date of hire.

Paid Time Off (PTO)

Thirty-six days (7.2 weeks) PTO are accumulated annually, and may be taken as chosen by the employee, coordinated with other employees and supervisors. PTO includes all time off: holidays, vacation, sick time, and personal time, and accumulates at a rate of 11.08 hours per bi-weekly pay period. PTO may be carried over from one pay period to the next, up to a maximum accumulation of 240 hours. PTO accumulation rate and balance limit shall be adjusted per FTE basis. PTO is subject to Arbor Research's policy on PTO.

All permanent Arbor Research employees are eligible for PTO beginning the first day of employment.

Employee Assistance Program (EAP)

Free, confidential counseling is available to help with personal, family, financial, health, or work related problems. T.E.A.M offers five free visits for mental health benefits.

Cost and coverage amounts indicated in this document reflect a 1.0 FTE appointment. Except as noted (Parking Benefit), in cases where an appointment of less than 1.0 FTE is in effect, the Arbor Research share of each benefit is prorated according to FTE (with the difference made up in the employee's share for fixed-cost benefits such as medical insurance).