

NEW URBAN LEARNING

Benefit Outline - 2009-2010*

Medical Insurance

Blue Care Network

Package E

100% paid by New Urban

\$15 Co-payment for Office Visits
 \$50 ER visit
 Hospital Care - Covered at 100%

RX - Generic Brand - \$10
 RX - Name Brand - \$40

Dental Insurance

Guardian

100% paid by New Urban

\$50 Deductible on Basic & Major Services
 Maximum contract payment \$1,000 per person

Preventive Service 100%
 Basic Service 80%
 Major Services 50%

Vision Insurance

Vision Service Plan - VSP

100% paid by New Urban

Eye Exams - every 12 months
 Materials - lenses every 12 months, frames every 24 months
 Laser Surgery - Discounts Available

Co-payment - \$10
 Co-payment - \$25

Life Insurance

Hartford Life Insurance

100% paid by New Urban

\$10,000 Life Insurance Policy
 \$2,000 Spouse & \$1,000 Dependent coverage included

Long Term Disability

Hartford Life Insurance

100% paid by New Urban

Replaces 60% of monthly income up to \$6,000/month
 90 day elimination period

Flexible Spending Program

Medical Reimbursement Account
 Dependent Care Reimbursement Account
 Employee determines annually for payroll deductions

401 K

Immediate Eligibility
 Standard and Roth 401(k) available
 Employer matches 100% of the first 6% of employee contribution after one year of service

Medical Opt-Out

Should you not enroll in the NUL Medical plan, you will receive \$2,000 in lieu of your benefits added to your bi-weekly compensation (\$76.92/pay period).

Other Voluntary Coverage

You will be eligible to select form a variety of products from AFLAC and/or Pre-Paid Legal Services which you may choose to payroll deduct. These may be either pre-tax or post-tax depending on the product.

* As of 1/1/2009, subject to change.

Summary Plan Description for each plan supersedes this summary in all cases.