



2012 Non-Represented Benefit Plan Overview

The overview provided below is meant to highlight the main features of each OFS Benefit Plan. They are not intended to be complete explanations of coverage, eligibility, or other detailed requirements of each program

Section I

Plans shown in this section are provided on a pre-tax basis.

Medical

OFS offers a competitive health plan to Non-Represented employees offering the flexibility of both in and out-of-network providers and "high" and "low" coverage options as well as a High Deductible Health Plan with the option to participate in a Health Savings Account. These options include a prescription drug plan as well as a vision benefit.

Dental

OFS also provides a dental plan which provides coverage for covered expenses up to annual maximums. You have the flexibility to use any licensed dental provider or a network provider.

Flexible Spending Accounts

A great program offered in the OFS benefits package is the Health Care (HCSA) and the Dependent Care (DCSA) Spending Accounts. There are significant tax savings advantages provided with participation in these plans.

Health Savings Account

Enrollment in a Health Savings Account is an option for individuals enrolled in the High Deductible Health Plan. Tax savings and portability are special features of this plan.

Section II

The programs shown in this section are provided on a voluntary after-tax basis. You can enroll at any time throughout the year after the initial 'new hire' offering; however, the carriers may impose health underwriting restrictions if enrolling after initially eligible.

Long Term Disability

The company offers Long-Term Disability coverage on a voluntary basis. In order to have long-term disability coverage after the end of an approved short-term disability absence, you must have previously elected this coverage. This coverage provides for a percentage of your monthly base salary, up to a maximum payment each month for as long as you remain disabled or reach normal retirement age.

Voluntary Supplemental Life and AD&D coverage

The company provides an opportunity for employees to purchase various levels of voluntary supplemental life insurance for the employee and eligible dependents (legal spouse and eligible children). This coverage is paid for in full by participating employees.

Hyatt Legal Plan

OFS provides Non-Represented employees the option of electing a voluntary group legal plan. This is paid for in full by participating employees at group discount rates offered to OFS. The Hyatt program offers discounted services for such things as Will preparation, Debt collection defense, Living Will preparation, and sources to act as your Power of Attorney, among others.

Section III

This program is offered to employees in order to offer supplements to your personal retirement plans.

401(k) - Fidelity Investments

OFS provides a qualified 401(k) Plan for its non-represented employees, with eligibility and vesting beginning on your date of hire. The plan has a wide selection of investment options within the portfolio. OFS also provides a competitive company match with immediate vesting. You may elect to defer between 1%- 60% of your base annual salary, following the ERISA annual contribution limits.

Section IV

Below are the programs for which OFS fully sponsors coverage for its non-represented employees and for which no enrollment is required. Each of these programs is available on your first day of employment.

Short-term Disability (STD) -

A subsidy of 70% of your annual base salary is provided for time you are out of work due to a non-work related injury or illness. The maximum period of coverage under the STD program is 180 days.

Employee Assistance Program (EAP)

At no cost to the employee, OFS provides specified counseling services for a wide variety of individual and family needs as well as referrals and discounts to many commonly used work/life programs. This program is available to all eligible employees and their immediate family members.

Basic Life Insurance

OFS gives each eligible employee company-sponsored term life insurance coverage which also includes Accidental Death & Dismemberment coverage in the event that your death was directly related to an accident.

Tuition Reimbursement

OFS provides each eligible employee the ability to complete classes in the pursuit of your college degree. Under this program, we subsidize a portion of your college costs, based on the Tuition Reimbursement schedule, depending on the successful completion of each eligible class. You must apply for and receive management approval of your participation in this program prior to the onset of a class.

Vacation / Holiday

OFS offers competitive programs for vacation days, personal days and company-designed holidays. All of these paid days off are pro-rated in your first year, depending on the date of hire.