

Summary of Part-Time Employee Benefits for 2010



The Auto Club Group (ACG) Benefits Program allows employees to customize their benefit plans to help meet individual and family needs. The program helps employees save money by deducting most employee contributions before taxes.

Effective January 1, 2010, each regular, part-time ACG employee scheduled to work 20-32 hours/week is entitled to the following benefits on the first of the month following the minimum waiting period of one calendar month unless otherwise noted (in determining the waiting period, disregard the month in which the employee was hired).

MEDICAL & PRESCRIPTION DRUG

- Choice of:
 - BCBS PPO (choose from four (4) possible deductible/co-insurance combinations)
 - Consumer Directed Health Plan (CDHP) with the BCBS PPO Network and a Health Reimbursement Account (HRA)
 - Blue Care Network HMO (*Michigan only*)
 - Health Alliance Plan (HAP) HMO (*Michigan only*)
- Prescription drug plan included through Express Scripts (two options).
- A pre-tax payroll deduction is required, however ACG shares the majority of the cost

DENTAL

- Dual option from Delta Dental Plan of Michigan
- DeltaPreferred Option USA (DPO), a 100/80/60/60 plan, provides higher benefits and lower out-of-pocket costs by going to a DPO dentist
- DeltaPremier USA (traditional option), a 100/50/50/50 plan, provides the freedom to use any licensed dentist under a “fee-for-service” program
- Premium contributions are paid by the employee through pre-tax payroll deductions

BASIC TERM LIFE INSURANCE

- Employees receive basic life coverage of \$5,000
- Enrollment is automatic; premiums fully paid by ACG

LONG-TERM CARE (LTC)

- Available to you, your spouse, parents, parents-in-law, grandparents and grandparents in-law
- Offered as an optional benefit; premiums fully paid by employee through post-tax payroll deductions (for employee & spouse coverage)
- Portable benefit payable at the employee rate

TAX-DEFERRED SAVINGS PLAN

- 3% automatic deferral upon eligibility; may contribute 1-50% of eligible earnings
- Discretionary Company match may be made annually; match level determined based on the attainment of Company net income goals
- 100% immediate vesting
- Select from a range of investment options
- Loan feature

RETIREMENT SAVINGS PLAN

- Participation is automatic; the Company deposits 4% of pay each pay day into your account
- Until vested, funds are invested in the age-appropriate Lifecycle fund. After vesting, you can select from among all investment options offered.
- 100% vested after three (3) years of service

EMPLOYEE ASSISTANCE PROGRAM

- Confidential hotline to assist employees in dealing with personal and family issues
- Staffed by qualified, professional counselors
- Available 24 hours a day, 7 days a week

ADDITIONAL BENEFITS

- Complimentary AAA basic membership provided immediately upon hire
- Employee discount available on auto and homeowners insurance after 6 months of service
- Eligible to join Community Alliance Credit Union
- Paid time off for bereavement, witness/jury duty and military leave

HOLIDAYS

Immediately upon hire, part-time employees are eligible for the following paid holidays (5 hours):

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Thanksgiving Day
Memorial Day	Friday after Thanksgiving
Independence Day	Christmas Day

PART-TIME VACATION

Newly hired employees begin to accrue part-time vacation on a monthly basis in the month in which they complete six (6) months of continuous service as detailed below. They may begin to use part-time vacation at the completion of six (6) months of service. Part-time vacation hours are calculated based upon the standard weekly hours the employee is scheduled to work on the first of the month in which the employee will complete six (6) months of continuous service:

Annual Allotment Based on Month in Which Six (6) Months of Service is Completed							
Weekly Hours	Monthly Accrual	January	February	March	April	May	June
20-23	3 hours	36 hours	33 hours	30 hours	27 hours	24 hours	21 hours
24-27	4 hours	48 hours	44 hours	40 hours	36 hours	32 hours	28 hours
28-31	4.5 hours	54 hours	49.5 hours	45 hours	40.5 hours	36 hours	31.5 hours
32	5 hours	60 hours	55 hours	50 hours	45 hours	40 hours	35 hours

Weekly Hours	Monthly Accrual	July	August	September	October	November	December
20-23	3 hours	18 hours	15 hours	12 hours	9 hours	6 hours	3 hours
24-27	4 hours	24 hours	20 hours	16 hours	12 hours	8 hours	4 hours
28-31	4.5 hours	27 hours	22.5 hours	18 hours	13.5 hours	9 hours	4.5 hours
32	5 hours	30 hours	25 hours	20 hours	15 hours	10 hours	5 hours

Thereafter, each part-time employee with at least six months of service accrues vacation on a monthly basis. An employee's monthly accrual rate and annual allotment of part-time vacation is based on the number of years of service the employee will complete on his/her service date that year. Increases or decreases in work hours after part-time vacation hours are credited do not affect part-time vacation balances, as hours are only credited once each year.

Weekly Hours	1-4 Years of Service		5-14 Years of Service		15-19 Years of Service		20+ Years of Service	
	Monthly Accrual	Annual Allotment	Monthly Accrual	Annual Allotment	Monthly Accrual	Annual Allotment	Monthly Accrual	Annual Allotment
20-23	3.7 hours	44 hours	5.5 hours	66 hours	7.3 hours	88 hours	9.2 hours	110 hours
24-27	4.3 hours	52 hours	6.5 hours	78 hours	8.7 hours	104 hours	10.8 hours	130 hours
28-31	5 hours	60 hours	7.5 hours	90 hours	10 hours	120 hours	12.5 hours	150 hours
32	5.3 hours	64 hours	8 hours	96 hours	10.7 hours	128 hours	13.3 hours	160 hours

An eligible employee with at least six (6) months of service may use any portion of his/her annual allotment of part-time vacation before it accrues. Part-time employees with vacation time remaining at the end of a calendar year may carry some of those hours over into the next calendar year. The maximum number of carryover hours is determined by the standard weekly hours the employee is scheduled to work on the Jan. 1 rollover date.

This document is intended to provide a general overview of specific ACG benefit programs. All benefits indicated in this summary are subject to the provisions of each applicable insurance policy, plan document and/or vendor. In the event of a conflict between this document and the plan document or insurance policy, the plan document or insurance policy will control. Employees should review the Summary Plan Description or other summary for each benefit, available on the company intranet, for a complete description of each benefit plan or program, including minimum waiting periods, exceptions and/or limitations that apply. ACG reserves the right to modify or terminate any benefit plan or program at the company's sole discretion. Some benefits may be taxable under IRS regulations.