



Benefits Summary

August 2009

Highlights of the Advocate Health Care Benefits Program

At Advocate, we are proud to offer associates a comprehensive benefits program at a competitive cost. Our plans allow you to select a combination of coverage options that best meets your personal benefit needs. For easy reference, benefits are listed in alphabetical order.

Adoption Assistance

Advocate provides eligible associates with financial assistance for expenses related to the adoption of a child.

Adoption Assistance Benefits	
Associate Pay Status:	Benefit per Child:
Full-Time	\$4,000
Part-Time A	\$3,200
Part-Time B	\$2,000

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

Dental Benefits

Advocate offers three dental coverage options—the First Commonwealth/Guardian Dental Health Maintenance Organization (Dental HMO), the MetLife Preferred Dentist Program (MetLife PDP) and the MetLife Preferred Dentist Program with Orthodontia (MetLife PDP with Orthodontia).

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

Dental HMO. With this option, you select a dental office from the list of Dental HMO providers. When you or a covered family member goes to a Dental HMO provider, this plan pays 100% of the cost of preventive and diagnostic services. For other types of services—endodontics, periodontics, oral surgery and the like—you pay a copayment based on a schedule that all dentists who are Dental HMO providers have agreed to accept.

Dental HMO Benefits
100% with no copayments for diagnostic and preventive services

Once you pay the copayment, you don't have to pay anything more toward the cost of these services.

With Dental HMO coverage there are no claim forms to fill out, and benefits are paid *only* for services received from a Dental HMO provider.

MetLife PDP. This option allows you to choose any dentist you want for your dental care needs.

This plan pays 100% of the cost of preventive and diagnostic services with no deductible. For all other covered services, an annual individual deductible of \$25 applies if you see dentists who are members of the MetLife PDP provider network (\$50 if you see dentists who are not members of the network).

MetLife PDP Benefits
100% with no deductible for in-network diagnostic and preventive services

Want to know more?

If you would like to know more about your Advocate benefits, additional information is available online on the Advocate Benefits Pages at www.advocateinfoexpress.com (go to *Advocate Benefits Online*) or at www.advocatehealth.com (go to *Careers*), or you can access this information via the intranet at AdvocateOnline.

The maximum amount that you and covered family members pay in deductibles each year is \$75 when you see dentists who are members of the provider network (\$150 when you see dentists who are not members of the network). **No deductible applies to preventive dental services including up to two regular oral examinations/ cleanings with dental x-rays per person per year.**

After you meet the deductible, this plan pays 80% for basic dental services (e.g., fillings, root canals and periodontics), and 50% for major dental care services (e.g., crowns, dentures and implants). If you see:

- Dentists who are members of the provider network, your benefits are based on negotiated rates which are typically 20% to 30% lower than usual and customary charges. The plan provides you and each covered dependent up to \$3,000 a year in benefits for in-network services.
- Dentists who are not members of the plan’s PPO provider network, your benefits are based on reasonable and customary charges (R&C). If your dentist charges more than the R&C charge, you pay the difference between this amount and the amount of your dentist’s charge. The plan provides you and each covered dependent up to \$1,000 a year in benefits for non-network services.

If you receive services from a dentist who is not a member of the MetLife PDP Network, up to \$1,000 a year in benefits for those services will apply against the \$3,000 annual maximum for in-network services.

MetLife PDP with Orthodontia. This option offers the same coverage as the MetLife PDP (including the \$3,000 annual benefit maximum for services provided by a dentist who is a MetLife PDP participating provider) and something more: benefits for orthodontic services for you and your covered family members.

If you choose this dental option, it pays:

- 50% of the cost of orthodontic services— with no deductible

- Up to a lifetime maximum benefit for orthodontic services of \$1,000 per person.

Disability Benefits

These benefits are designed to provide continuing income in the event you become disabled due to illness or injury and are unable to work.

If you are a regular Full-Time or Part-Time A associate, you are eligible for this coverage once you complete six months of benefits-eligible status as an Advocate associate.

Important! You must contact the Disability Council within the first 10 days of your absence; no disability benefits will be paid until your disability is certified by the Disability Council.

Short-Term Disability (STD) Plan. STD benefits may begin after an absence of 10 scheduled work days or 14 calendar days, whichever occurs first.

STD Benefits
75% of pre-disability income for up to five months

Long-Term Disability (LTD) Plan. If your disability lasts longer than five months, LTD benefits will be paid for as long as you remain disabled and continue to meet the eligibility requirements of the plan.

LTD Benefits
60% of pre-disability income

Education Assistance

Each year, this program can provide up to a specified dollar amount toward the tuition cost of approved courses.

Education Assistance Benefits	
Associate Pay Status:	Annual Benefit:
Full-Time	\$4,000
Part-Time A	\$1,200
Part-Time B	\$1,200

You must achieve a grade of “C” or better (or “Pass” in a Pass/Fail grading system); alternatively, this annual benefit also may be applied toward the cost of some certificate

courses graded on a “Pass/Fail” system or with a certificate of attainment.

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit as of the date you become benefits eligible.

Once you complete a full year of service, you are eligible to participate in the Advancing Careers through Education (ACE) Program. ACE is designed to reimburse 100% of eligible expenses you incur to earn a degree, certificate or license in specified high-demand areas including nursing, diagnostic imaging, respiratory care and health information technology. **Note:** Certain limitations and benefit maximums may apply.

Employee Assistance Program (EAP)

When you or a member of your family is confronted with a problem and you need someone to talk to—whatever the issue—you can call the Advocate EAP and talk with a trained EAP behavioral care professional. Your call will be completely confidential.

EAP Counselors
Available 24/7 at (800) 775-0304

The Advocate EAP is staffed by people who care, listen and help—trained and experienced counselors who can help assess your problem and develop a plan for dealing with it. They can help you connect with local support groups, community organizations or see you for some short-term counseling.

The Advocate EAP is available to all associates and their dependents.

Flexible Spending Accounts

Advocate offers two types of flexible spending accounts (FSAs) to provide you a way to have a set amount of your income deducted from each paycheck before federal and state income taxes—as well as Social Security and Medicare taxes—are calculated. Then you can use these

pre-tax dollars to reimburse yourself—on a tax-free basis—for costs you incur for eligible health care and/or dependent care services throughout the year.

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

If you choose to enroll in either a Health Care FSA or Dependent Day Care FSA, you decide how much you want to contribute to each account for the year.

FSA Contribution Limits		
Type of Care:	Minimum:	Maximum:
Health Care	\$200	\$8,000
Dependent Care	NA	\$5,000*
* \$2,500 if married and filing separate returns		

Life and Accidental Death and Dismemberment (AD&D) Insurance

Advocate provides Basic Life and AD&D coverage automatically and at no cost to you.

	Basic Life/AD&D Benefits:	
	Basic Life:	Basic AD&D:
Hourly	1x annual base pay	1x annual base pay
Salaried	2x annual base pay	2x annual base pay
Maximum	\$250,000	\$250,000

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

You may purchase additional life and AD&D insurance for yourself, your spouse or domestic partner and/or your child(ren). You pay the cost of this optional coverage based on competitive group insurance rates.

Medical Benefits

Advocate sponsors comprehensive medical benefits with four coverage options.

Medical Benefits	
Coverage Options	Types of Coverage:
CoreSourcePPO/DRP	Preferred Provider Organization (PPO) with Deductible Reimbursement Account
HumanaPPO/DRP	
HumanaHMO	Health Maintenance Organization
CoreSourceHDHP	High-Deductible Health Plan with Health Savings Account (HSA) option

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for medical coverage once you complete 30 days of benefits-eligible status as an Advocate associate.

CoreSourcePPO/DRP/HumanaPPO/DRP.

The PPO Deductible Reimbursement Plan (PPO/DRP)—works much like a Preferred Provider Organization (PPO). DRP coverage:

- Pays the full cost—100%—of preventive care services for both physicians and facilities with no deductible for in network providers... removing any financial concerns that may have kept you from getting preventive care services in the past.
- Pays 80% of the cost of network services or 60% of the cost of non-network services, once the annual deductible (\$1,000 individual/\$2,000 family) is met.
- Pays the full cost—100%—of covered medical services once your share of the cost of these services (the amounts you pay in deductible and coinsurance) reaches an annual out-of-pocket expense maximum... limiting the total amount you would ever have to pay in any year.

If you elect coverage under a PPO/DRP option, a Deductible Reimbursement Account (DRA) will be set up in your name automatically. Your DRA—fully funded by Advocate—provides tax-free dollars that you can use to pay eligible out-of-pocket medical expenses throughout the year as these expenses are applied against your annual deductible. The amount Advocate contributes to your DRA will depend on the level of coverage

for which you enroll (see table).

If you enroll for this level of coverage...	Advocate will contribute this amount to your DRA...
Single	\$600
Associate + Child(ren)	\$1,200
Associate + Spouse/DP	\$1,200
Family	\$1,200

Under these two coverage options, benefits for prescription drugs are provided through the Prescription Benefits Program, which is administered by Caremark (see *Prescription Benefits*).

HumanaHMO. This plan pays 100% of the cost of most covered services after you pay a small copayment. There are no deductible amounts to pay or claim forms to file.

In general, this plan pays benefits only for services received from—or provided based on a referral from—a primary care physician (PCP). Except in an emergency, no benefits will be paid for services received without your PCP's authorization.

Under this coverage option, benefits for prescription drugs are provided through the Prescription Drug Benefits Program, which is administered by Caremark (see *Prescription Benefits*).

CoreSourceHDHP. This plan is offered to enable eligible Advocate associates who want to open a personal Health Savings Account (HSA) the opportunity to do so. An HSA is a new tax-favored approach to paying medical expenses.

The CoreSourceHDHP option offers coverage similar to the PPO/DRP options with the following exceptions:

- **Higher Deductibles**—This plan has higher annual deductibles than the PPO/DRP coverage options:
 - \$2,000 individual/\$4,000 family (if services are received from participating providers), or
 - \$3,000 individual/\$6,000 family (if services are received from nonparticipating providers).

Important! Under this plan, the family deductibles are *aggregate* deductibles. This means if you elect associate + children, associate + spouse/domestic partner (DP) or family coverage under this plan, you must satisfy the applicable family deductible amount—\$4,000 or \$6,000—before any benefits (other than for preventive care) will be paid.

- **Prescription Benefits**—Certain prescription drugs included on a special “preventive drug list” are eligible for coinsurance benefits right from the start; under this coinsurance feature, you pay 20% of the cost of these drugs (while the plan pays 80%). Prescription drugs that are not on the preventive drug list are eligible for coinsurance, too—but only after you satisfy this plan’s annual deductible. For more information, see *Prescription Benefits*.

Important! The HDHP is administered by CoreSource and features the CoreSource network of participating providers.

If you elect to participate in this coverage option, you can open a Health Savings Account (HSA).

- An HSA is a personal account that you can open on your own and fund each year up to the annual deductibles under the HDHP.
- You can use your HSA to pay the cost of eligible health care expenses... and pay no taxes on this money as it comes out of your HSA. So these dollars remain tax free!

If you open an HSA, you also can participate in a Health Care FSA. You can use your HSA to reimburse yourself for any out-of-pocket expenses for services that are covered under the CoreSourceHDHP, and you can use your Health Care FSA to reimburse yourself for any out-of-pocket expenses that are not covered expenses under the CoreSourceHDHP (such as vision care, orthodontia and over the counter medications).

Healthe Futures Account (HFA). If you elect coverage under any of the four Advocate-sponsored medical options—the CoreSourcePPO/DRP, the HumanaPPO/DRP,

the HumanaHMO or the CoreSourceHDHP—you may use this fund to pay out-of-pocket medical expenses such as retiree medical premiums, Medicare Supplements, Medicare Part B or Medicare Part D prescription drug coverage. **If you enroll in a PPO/DRP option, any unused balance in your DRA at the end of the year will automatically roll over into a Healthe Futures Account.**

HealtheYou—for a Healthier You!

HealtheYou—a special addition to the Advocate benefit program—is designed to support your individual health needs and goals and provide access to online tools, resources and other programs that can help you maintain a healthy lifestyle and to more effectively manage or prevent illness and chronic conditions.

Paid Time Off (PTO)

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible to accrue PTO benefits once you become benefits eligible. Once eligible, you accrue a set number of PTO hours each pay period based on your pay status.

PTO Benefits

Paid time off for vacation, personal time, holidays, minor illnesses and other unplanned absences

Additional information about PTO accrual also is available on the *Paid Time Off (PTO) Accrual Schedule* highlights sheet.

Prescription Benefits

If you elect coverage under the CoreSourcePPO/DRP, HumanaPPO/DRP or the HumanaHMO, you are covered automatically under the Prescription Drug Benefits program, which is administered by Caremark. It provides benefits for prescription medicines purchased through retail pharmacies in the Caremark network of participating pharmacies (including major chains such as Osco, Walgreens, Dominicks or Target) or through Caremark’s mail order program.

After you pay a per-prescription copayment, this plan will pay the full cost of your prescription medicines. **Important!** If a generic equivalent is available and you have the prescription filled

with a non-preferred brand name drug, you will pay—in addition to the copayment—the difference between the cost of the non-preferred brand-name drug.

Certain limitations and exclusions apply under the Prescription Benefits Program, and some medications—such as certain amphetamines, anabolic steroids, cosmetic hair removal products—are excluded from this coverage. More detailed information about this program—including the complete Performance Drug Listing (PDL) of preferred brand name drugs—is available online at www.advocateinfoexpress.com (go to *Advocate Benefits Online > Prescription Benefits*).

2009 Per-Prescription Copayments		
Type of Drug	Retail (30-day supply)	Mail Order (90-day supply)
Generic	\$15	\$20
Preferred Brand Name (drugs listed in our Performance Drug List)	\$30	\$60
Non-preferred Brand Name	\$50	\$80

Copayments apply to prescriptions filled at Advocate and Caremark pharmacies.

Important! If you choose the CoreSourceHDHP option, you pay just 20% of the cost of certain prescription drugs included on a special “preventive drug list” and your coverage pays the balance. For all other prescription medications, you pay the full cost until you satisfy your annual deductibles under this coverage. **You will receive a Caremark identification card, however, and when you show this card at participating pharmacies you will receive a discount on any prescription drugs you purchase.**

Retirement Benefits

Advocate sponsors two plans that are designed to help you build financial resources—in addition to Social Security—for retirement.

Retirement Benefits	
Portable Pension Plan	Benefits paid in full by Advocate
Retirement Savings Plan	Pre-tax 401(k), after-tax Roth 401(k) and Advocate matching contributions

Portable Pension Plan. This “cash balance” retirement plan is funded and invested on your behalf by Advocate.

- For each calendar year in which you work 1,000 hours, you will receive a contribution to a cash balance account set up in your name.
- This contribution will be based on your earnings for the year.
- Contributions in your account earn a guaranteed interest rate that is determined at the beginning of each year.

No associate contributions are required (or allowed) under this plan; the benefit is funded entirely by Advocate.

You become fully vested in the value of your Portable Pension Plan account once you complete five years of participation in the plan in which you work at least 1,000 hours per year.

You can access information about your Portable Pension Plan account using Advocate InfoExpress.

Retirement Savings Plan-401(k). When you join Advocate, you will be enrolled automatically in this plan.

- Advocate will make initial payroll deductions each pay period equal to 3% of your eligible pay, and these contributions will be automatically invested in the plan's default option.
- You may increase or decrease this contribution rate or elect to "opt out" of this plan (reducing your contribution rate to zero).
- You can elect to set aside for retirement up to 75% of your eligible pay through this plan, subject to IRS limits.
- You may choose to save through the plan using Traditional 401(k) pre-tax contributions or Roth 401(k) after-tax contributions—or a combination of both—as you choose.
- For every dollar you save (up to 6% of your pay), Advocate will contribute an additional 50 cents, up to a maximum of 3% of your eligible pay.
- You choose how to invest your contributions and Advocate's matching contributions on your behalf in one or more of the plan's many investment options including "one choice" target retirement funds that offer pre-set investment mixes that are automatically adjusted over time based on your "target" retirement date.
- You are always vested in the value of your own contributions to the plan (adjusted for investment gains or losses).
- You become vested in the value of Advocate's matching contributions (adjusted for investment gains or losses) gradually, as described in the Retirement Savings Plan-401(k) Plan Summary booklet.

Vision Benefits

You can select vision coverage for yourself and your eligible family members under this two-part plan which is designed to provide vision benefits and great customer service at a competitive price.

Vision Benefits

Two types of coverage – Primary Benefits and Secondary Discounts

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

Primary Benefits. This portion of your coverage helps pay the cost of the most common types of vision care services, including annual exams, frames, lenses and contact lenses as well as LASIK and PRK vision correction procedures.

Secondary Discounts. Many of the plan's primary benefits are subject to a "once every 12 months" limitation. If you use up an available primary vision benefit in a 12 month period, you can use this portion of your coverage to purchase additional eyewear and accessories for the balance of the year at a discount of 45% off the retail price at EyeMed provider locations.

Other Benefits

Commuter Benefits

You can choose to participate in the Advocate Commuter Benefits Program and save 20-40% on your commuter-related transportation costs.

Through this innovative program you can use pre-tax dollars to pay the cost of:

- Monthly transportation passes
- Fare cards, or
- Vouchers for subways, buses, and trains.

The Advocate Commuter Benefits Program offers both convenience and flexibility. As a participant in this program you can:

- Choose convenient home delivery of your commuter passes
- Schedule automatic recurring purchases, and
- Change your order as often as every month.

By setting up your order for automatic monthly processing, you avoid having to remember to place your order every month. But if your commuter expenses should change, you can easily adjust your monthly contribution.

For more information about Advocate Commuter Benefits Program—or to open your account—login to www.flexdirectadp.com.

Credit Union

You can participate in a credit union that is available to Advocate associates. A credit union provides a variety of services including, savings accounts, checking accounts, car loans and other financial services. Many of these services are available through automatic payroll deduction.

If you would like additional information about credit unions, go to www.hacu.org.

Direct Deposit

You can elect direct deposit of your pay into as many as four checking and/or savings accounts at your bank.

An enrollment form for this program is available from your local human resources department.

This direct deposit feature is available *only* with banks that have agreed to participate in this program.

Hyatt Legal Plan

The Hyatt Legal Plan offers you and your family convenience and value of legal advice and services on a wide range of matters—all for just \$8.75 per bi-weekly pay period. It's like having your own lawyer on retainer. And there's no deductible or copays, no waiting periods, no claim forms and no limits on usage—as long as you use an attorney who is a member of the Hyatt Legal Plan.

Personal Insurance

You can purchase three types of personal insurance:

Auto and Homeowners' Insurance. You can purchase auto and homeowners' insurance through Travelers Insurance at low competitive premium rates. Premium discounts apply when you insure both your car and your home and if you make premium payments using automatic payroll deductions.

Long Term Care Insurance. Eligible Advocate associates and their family members can enroll in long term insurance and receive a monthly cash benefit to help pay the cost of long term care services.

Universal Life Insurance. You can purchase additional life insurance through the plan which also offers tax-deferred cash value accumulation, cash value loans and partial withdrawal privileges—all in one policy.

About This Summary

This summary highlights certain features of Advocate Health Care's benefit program. It does not contain all the terms and provisions of the plans that are part of this program. If there is a discrepancy between the content of this summary and the official legal documents for these plans, the official legal documents will govern.

Advocate reserves the right, at its discretion, to amend, change or terminate any of its benefit plans, programs, practices or policies, as it requires. Nothing in this summary shall be construed as creating an expressed or implied obligation on Advocate's part to maintain such benefit plans, programs, practices or policies.