



2014 BENEFITS SUMMARY

Catapult Systems employees share the cost of a benefits plan for coverage in medical, dental, and vision. All benefits can be paid for with pre-tax dollars. Life insurance, short term and long term disability are paid 100% by the Company. **Employees who are regularly scheduled to work thirty or more hours per week become eligible for these benefits on the first day of the month following their date of hire.**

Medical

Blue Cross Blue Shield plans allow you to decide if you want to use the providers who are members of the network (found at www.bcbstx.com) or providers who are not members of the network. The network pays differently depending on whether or not you use network providers. We offer this plan to employees, their family members and same sex domestic partners. Catapult Systems offers three medical plans to choose from: two medical PPO plans (a Base Plan and a Buy Up Plan) and a High Deductible/HSA Plan.

	High Deductible HSA	\$2000 Ded PPO (Base)	\$1000 Ded PPO (Buy Up)
<u>Plan Design</u>	<u>In-Network</u>	<u>In-Network</u>	<u>In-Network</u>
Deductible (calendar year)	\$3,000 Individual \$6,000 Family	\$2,000 Individual \$4,000 Family	\$1,000 Individual \$3,000 Family
Coinurance	100% after Deductible	80% after Deductible	80% after Deductible
Coinurance Stoploss Maximum	n/a	\$2,500 Individual \$5,000 Family	\$2,000 Individual \$4,000 Family
Hospital Services	100% after Deductible	80% after Deductible	80% after Deductible
Emergency Room Treatment			
Facility Charge	100% after Deductible	80% after \$150 copay	80% after \$100 copay
Physician Charges		80% after Deductible	80% after Deductible
Urgent Care Center Services	100% after Deductible	100% after \$35 copay	100% after \$35 copay
Physician Services			
Office Visit (including lab/x-ray)	100% after Deductible	100% after \$30 copay	100% after \$25 copay
Preventive Care (Office Visit)	100%	100%	100%
Office & Outpatient Surgery	100% after Deductible	80% after Deductible	80% after Deductible
Inpatient Visits	100% after Deductible	80% after Deductible	80% after Deductible
Maternity Care	100% after Deductible	80% after Deductible	80% after Deductible
Prescription Drug Program			
Tier 1 Drug - Generic	100% after Deductible	\$10 copay	\$10 copay
Tier 2 Drug – Name Brand	100% after Deductible	\$30 copay	\$25 copay
Tier 3 Drug - Formulary	100% after Deductible	\$50 copay	\$45 copay

Dental Plan

MetLife (www.metlife/dental.com) provides preventive care (routine exams, x-rays and cleanings) covered at 100% with no deductible. Basic Care (fillings, oral surgery, and endodontic services) is covered at 80% after a \$50 deductible per individual. Major Care (crowns, bridges, dentures) is covered at 50% after a \$50 deductible per individual. There is a \$1500 per individual calendar year maximum.

Vision Plan

VSP (www.vsp.com) provides vision care through a large network of providers. The plan includes a \$10 co-pay on well vision exams, \$25 co-pay on prescription glasses, \$130 allowance for frames, \$130 allowance for contacts, plus several other discounts and savings programs.

Flex Spending

Offered through FlexCorp, this Flexible Spending Accounts benefit for Healthcare and Dependent care, allows employees to set aside pre-tax dollars to pay for out of pocket expenses. The maximum annual limit for Healthcare is \$2,500 (with a debit card) and for Dependent Care is \$5,000. Up to \$500 can be rolled over into the following plan year; otherwise, “use it or lose it” rules apply.

HSA

Offered through Wells Fargo, this savings account is available only to employees that elect the High Deductible HSA Plan. It allows employees to set aside pretax dollars to pay for IRS qualified medical/dental/vision expenses incurred now, or later. This money rolls over from year to year and earns interest. The maximum annual limit for 2014 is \$3,300 for employee and \$6,550 for family coverage.

Cost Per Pay Period (Semi-Monthly)

	<u>HD/HSA</u>	<u>Base PPO</u>	<u>Buy Up PPO</u>	<u>Dental</u>	<u>Vision</u>
Employee Only	\$ 49.41	\$ 55.29	\$ 94.14	\$ 4.87	\$ 2.12
Employee + Spouse	\$140.71	\$176.65	\$258.45	\$14.79	\$ 4.67
Employee + Child(ren)	\$120.94	\$154.56	\$228.56	\$15.48	\$ 4.80
Employee + Family	\$238.58	\$281.53	\$400.33	\$28.39	\$ 9.05

401(k) Plan

Catapult offers employees the opportunity to defer pre-tax dollars into a traditional or Roth 401(k) retirement savings plan through the Principal. Self-directed investment options of varying degrees of risk and return are offered. Employees are eligible to participate on the first of the month following date of hire. You may elect to defer the allowable federal maximum per calendar year. Newly-hired employees are able to transfer or "roll-over" vested amounts they have with their previous employers' 401(k) plan into our 401(k) plan. At the end of each year, we look at EBIT (profit) and based on that %, we take a % of the profit and put it into the 401(k). You must be an active employee on 12/31, and have made 401k contributions at some point throughout the year, to get the match. The more you contribute to the plan, the larger your piece of the match.

Employee Assistance Program

Catapult provides an Employee Assistance Program to all employees and their dependents effective on the employee's first day of employment. This program provides professional and confidential assistance for a variety of personal problems and issues.

Life Insurance

We offer our life insurance of \$50,000 at no cost to employees. Employees have an option to purchase up to \$500,000 of additional life insurance for themselves and their spouses, as well as a dependent life insurance policy.

Disability Coverage

Short-term disability coverage begins on your 16th calendar day of absence for sickness or pregnancy. STD coverage continues for 13 weeks. We offer a benefit equal to 60% of base annual earnings to a \$1000 weekly maximum. Long-term disability at 60% is then applicable, with a maximum monthly benefit of \$5,000. Catapult offers this benefit to employees at no cost.

Corporate Fitness Plan & Office Gyms

Most of our offices offer onsite gyms and showers at no cost to employees. Check with your local Office Manager for details. Additionally, Catapult offers a corporate membership through Gold's Gym to employees for only \$13.50 per pay period.

Identity Theft Protection

Catapult provides identity theft protection benefits to employees and their significant others at no cost to the employee. Upgrade option is available for \$10.86/month that includes unlimited access to licensed attorneys and will and testament preparation.

Time Off

Catapult has eight paid holidays. Newly hired employees regularly scheduled for 30 hours or more per week are eligible for holiday pay immediately after their start date. Following are the **2014 holidays** observed by Catapult: New Year's Day (1/1), Memorial Day (5/26), Independence Day (7/4), Labor Day (9/1), Thanksgiving (11/27 & 28) and Christmas Eve/Christmas (12/25 & 26).

Employees are eligible for an additional **18 paid days off** per year, broken into the following categories:

- Employees receive 80 hours (10 days) of annual vacation per year.
- Each employee may take one personal day each year.
- Employees accrue 4.67 hours of sick leave for each month worked, for an annual sick leave of 56 hours (7 days) per year.
- **Vacation accrual increases in years 3 (13 days), 5 (15 days), 7 (17 days), 10 (20 days)**

The vacation and personal day must be used in the 12 month period in which they are awarded – use it or lose it policy. Sick time can be rolled over to the following year with a maximum bank of 15 days.

Pay Periods: Catapult's payroll is processed semi-monthly (24 pay periods per year) via ADP on the 15th and the last day of the month. Catapult highly encourages direct deposit to checking and/or savings accounts by all employees.

Catapult Offices

Austin, TX (HQ) Phoenix, AZ	Dallas, TX Tampa, FL	Denver, CO San Antonio, TX	Houston, TX Washington, DC
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