



2012-2013 Zuno Studios Crew

effective April 1st 2012 thru March 31st 2013



who is eligible to participate?

Full time Employees:

Employees who work 30 hours per week are eligible to participate in the Bolton plan.

Dependents:

You may cover your Spouse or Domestic partner and dependent child(ren) up to the age of 26 regardless of student status.

Enroll online through Benetrac from 3/7/12 to 3/16/12

what's new for 2012?

This year, effective April 1, 2012, Zuno Studios Crew will be implementing the changes listed below:

- Aetna will replace Anthem as our medical carrier for HMO and PPO coverage
- Health Savings Account (HSA) contribution available for 2012—\$250 for an individual / \$500 for employee plus one or more dependents
- Flexible Spending Account (FSA) will be limited to \$2,500 this year due to HealthCare Reform
- VSP will provide Vision coverage effective April 1, 2012

qualifying event

During the year, you can change your benefit elections only if you experience a qualifying event. Examples of qualifying events include changes in:

- Marital Status (marriage, divorce, legal separation)
- Number of dependent children (birth, adoption, placement for adoption, named legal guardian)
- Employment status (part-time to full-time, or full-time to part-time)
- Dependent status (child reaches maximum age)
- Eligibility status (you or your spouse experience a change in hours, job loss, getting a new job, become entitled to Medicare or Medicaid)

You have 31 days from the time of the qualifying event to notify Human Resources to change your benefits.

vision coverage

	VSP	
In-Network	Out-of-Network Reimbursement Amounts	
Basic Eye Exam (every 12 months)	\$25 Copay	Up to \$45
Lenses (every 12 months)		
Single Vision	No Copay	Up to \$30
Bifocal	No Copay	Up to \$50
Trifocal	No Copay	Up to \$65
Frames (every 24 months)	Up to \$130	Up to \$70
Contact Lenses		
Every 12 months in lieu of frames and lenses	Up to \$130	Up to \$105



dental coverage

	Guardian Dual Option Dental Plans		
	DHMO	PPO In-Network	PPO Out-of-Network
Annual Deductible - Individual/Family	None	\$25/\$75 (waived for preventive)	\$50/\$150 (waived for preventive)
Annual Benefit Maximum	Unlimited	\$1500	\$1500
Basic Oral Exams	\$5 Copay	100%	100%
Preventive Dental Services	100%	100%	100%
Basic Dental Services (fillings, root canal therapy, oral surgery)	Copay based on procedure	90%	80%
Major Dental Services (crowns, inlays, onlays, bridges, dentures, repairs)	Copay based on procedure	60%	50%
Orthodontic Services Adult & Child	Child: \$1975 Adult: \$2175	50% to \$1500 (child only)	50% to \$1500 (child only)

life/ad&d, long term disability and voluntary life/ad&d coverage

Bolton continues to offer Long Term Disability coverage for all regular status employees with 30 hours or more per week. This is a 100% Company paid benefit.

Bolton also offers Group Life Insurance for all employees and covers 100% of the cost. The death benefit amounts vary depending upon salary range/class with a minimum of \$50,000 and a maximum of \$150,000.

Bolton offers employees the opportunity to purchase additional Life and Accidental Death and Dismemberment insurance. You can purchase coverage up to 3 times your annual salary, not to exceed a maximum of \$500,000.

Note: You must name a beneficiary for your Life and AD&D benefits.

Open Enrollment is a great time to update that information.



employee assistance program

The Holman Group's EAP provides professional, confidential assistance with personal problems, offering face-to-face assessment, professional intervention, short-term counseling, follow-up and treatment referral. The offered EAP assists with many issues including:

- Substance Abuse
- Marital/Family Counseling
- Psychological Problems
- Psychiatric Disorders
- Chronic Diseases
- Life Management Services (Financial, Work/Family)

EAP Benefits:

10 visits per situation, \$15 copay for each visit

health advocate assistance

Health Advocate is an 800 line that is staffed by personal health advocates that can:

- Help you find the best doctors
- Schedule Appointments
- Help resolve insurance claim issues
- Assist with eldercare
- Work with insurance carriers
- Answer questions
- Locate and research the newest treatments
- Assist with finding qualified wellness programs

And much more! Please read the supporting material on this great benefit.

flexible spending account (FSA)

FSA's are a great way to reduce your taxes and pay yourself back for eligible expenses with tax free money. There are three separate accounts and enrollment is completely optional.

Medical Care Reimbursement Account: You may set aside up to \$2,500 per year. Use the FSA to pay yourself back for out-of-pocket medical, dental and vision expenses and for expenses that your plan doesn't cover.

Limited Purpose FSA: If you are enrolling in the medical plan option HSA and will be participating in the funding option, you may enroll in the limited purpose FSA plan. This plan will allow you to use the FSA funds for dental, vision and other expenses except medical. You will be able to set aside up to \$2,500 per year. Once the HSA deductible has been satisfied, you can start using the FSA funds for medical expenses.

Dependent Care Reimbursement Account: Dependent care expenses are those which allow you (and your spouse) to pay a licensed caregiver to take care of your children or an adult dependent while you work. You may put aside up to the max of \$5,000.

Individual Premium FSA: Use the individual Premium FSA for any medically-related insurance billed to your home (Does not include life insurance).

401(k) - pension architects / drs

Our 401(k) salary deferral plan is administered by Pension Architects/DRS. The waiting period is 30 days from the date of hire, then you automatically enter on the first of the following month with a 3% pre-tax deferral. You may save anywhere from 1% to the IRS published maximum of your pre-tax earnings, up to an IRS limit of \$17,000 in 2012. If you are age 50 or older, you may contribute an additional \$5,500 in 2012 as a "catch-up contribution". You may change or suspend contributions at any time, and there is not a company match. We also offer a Roth 401(k) option, (using after tax dollars) subject to the same waiting period and maximums.

Rollovers from other plans are allowed after you have become an eligible participant. Investment changes may be made via the website at www.drs401k.com. You can visit the website to access your current account balance and obtain information on investment options.

voluntary VPI pet insurance

VPI Provides insurance for unexpected veterinary expenses

Accidents and Injuries	Poisonings
Accidents and Injuries	Poisonings
Illness and Disease	Dental Cleanings
Cancer	Flea and Tick Preventives
Hereditary Conditions	Vaccinations
Spaying and Neutering	Reimbursement Plan with easy one page claim form

medical coverage:

The following Medical Plan Comparison chart summarizes the benefits for the plans offered to all eligible employees for the April 1, 2012 to March 31, 2013 plan year. Please note that this chart is intended for comparison purposes only. A more comprehensive plan description can be obtained through the Human Resources Department.

	Kaiser HMO Network	Aetna HMO 11.4 HMO Network	In-Network	Aetna OAMC PPO 3.5 Out-of-Network
Lifetime Benefit Max	Unlimited	Unlimited	Unlimited	Unlimited
Annual Deductible Individual/ Family	None	None	\$250 / \$500	\$500 / \$1,000
Annual Out of Pocket Max Individual/Family	\$1,500 / \$3,000	\$2,500/\$5,000	\$2,000 / \$4,000	\$4,000 / \$8,000
Office Visits				
Primary Care Visits	\$20 Copay	\$15 Copay	\$15 Copay	30%
Specialty Visits	\$30 Copay	\$20 Copay	\$15 Copay	30%
Urgent Care	\$20 Copay	\$35 Copay	\$35 Copay + 10%	30%
Prenatal and Postnatal Visits	No Charge	\$15 Copay: Initial Visit	\$15 Copay	30%
Chiropractic	\$10 per visit; 30 visits per calendar year	\$15 per visit; 20 visits per calendar year	\$15 per visit; 12 visits per calendar year	Not Covered
Hospital Services				
Inpatient	\$250 per admit	\$250 per admit	\$100 Copay + 10%	\$250 Copay + 30%
Outpatient Surgery	\$100 per procedure	*\$200 per procedure	*\$100 Copay + 10%	30%; Limited to \$400 per procedure
Emergency Room	\$150 Copay (waved if admitted)	\$100 Copay (waived if admitted)	\$100 Copay + 10% (waived if admitted)	\$100 Copay + 10% (waived if admitted)
Ambulance	\$100 per trip	\$100 per trip	20%	20%
Prescriptions				
Prescription Deductible	None	None	None	None
Generic	\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay + 30%
Brand	\$35 Copay	\$25 Copay	\$25 Copay	\$25 Copay + 30%
Non-Form. Brand	N/A	\$40 Copay	\$40 Copay	\$40 Copay + 30%



supplemental benefits - Aflac and UNUM

Bolton offers a broad array of voluntary benefits to you through Aflac.

Choose the plans which best meet your needs:

- Personal Accident Indemnity: Covers you and your family 24/7 at work, sports, school home and commuting. Pays \$1,000 initial hospitalization, \$250 per day hospitalization and \$60 wellness per year.
- Personal Cancer Indemnity: \$5,000 first occurrence and builds \$500 per year. Benefits cover both in hospital and out-patient. Pays \$300 per day hospitalization and \$75-\$205 wellness per year.
- Specified Health Event Protection: Covers heart attack, stroke, by-pass, coma and paralysis. \$5,000 first occurrence and builds \$500 per year. \$300 per day hospitalization, hospital intensive care and human organ transplant. \$150 mammogram benefit per year.
- Hospital Protection: Covers hospitalization for sickness and accident. Pays an annual and daily hospitalization benefit. Pays \$150 mammogram benefit per year.
- Personal Disability Income Protector: Pays in addition to state disability, covers off the job sickness or accident and pays maternity leave (not available to commissioned employees).

Bolton also offers Long Term Care through UNUM.

- Long Term Care: offers a variety of options such as coverage for rehabilitative services, assisted living or home care. LTC insurance can pay a benefit for care received that might not be covered by other insurance plans.

scholarshare college savings plan

Nothing can enrich a child's future more than the benefits of higher education. It's the most meaningful gift you can give and the most important investment you'll ever make. A college degree can open the door to career opportunities, great prosperity, and a more secure future.

The ScholarShare College Savings Plan is California's 529 Plan, sponsored by the ScholarShare Investment Board, an agency of the State of California, and managed by TIAA-CREF Investments. The plan provides parents, grandparents and others a tax-advantaged way to save for a child's college education. ScholarShare can be used at virtually any college or university, trade or technical school, even some overseas schools. Funds in your account can be used for tuition and qualified expenses such as books, supplies, equipment, required fees and certain room and board expenses. You can choose the investment option that best suits your needs and situation.

ScholarShare earnings and qualified withdrawals are federal and state income tax-free. This means that your savings will grow at a faster rate than if you had invested in a comparable taxable account. These tax advantages help you save more money to pay for education expenses. Opening an account is easy, and you can contribute as little as \$15 per paycheck through payroll deduction. The sooner you start saving, the sooner you can take advantage of the compounding effect of time on your money.

Visit www.scholarshare.com for more information.

This year we are implementing a new medical High Deductible Health Plan (HDHP) option through Aetna. The medical HDHP PPO provides you the opportunity to utilize a health saving account (HSA) to pay for medical expenses. At the end of the plan year, if you have not used the funds you have contributed to the HSA account, they continue to roll-over year-to-year. For 2012, your annual contribution is limited up to \$3,100 for individuals and up to \$6,250 for families. The HSA option is contingent upon being enrolled in the Aetna HDHP/HSA plan. An additional \$1,000 may be contributed to the HSA account if you are 55 years old and over, also known as the HSA catch-up.

*Bolton will make a one time contribution to your Health Savings Account in the amount of \$250 for an individual and

Aetna Spectrum 2.5 HDHP		
	In-Network	Out-of-Network
Lifetime Benefit Max	Unlimited	Unlimited
Annual Deductible Individual/Family	\$2,500/\$5,000	\$3,000/\$8,000
Annual Out of Pocket Max Individual/Family	\$3,500/\$7,000	\$4,250/\$8,500
Office Visits		
Primary Care Visits	10%	30%
Specialty Visits	10%	30%
Urgent Care	10%	30%
Prenatal and Postnatal Visits	10%	30%
Chiropractic	\$15 Copay; 20 visits per calendar year	30%; 20 visits per calendar year. Limited to \$25 per visit
Hospital Services		
Inpatient	10%	30%
Outpatient Surgery	10%	30%; Limited to \$400/day
Emergency Room	10%	10%
Ambulance	10%	10%
Prescriptions		
Prescription Deductible	Subject to Plan Deductible	Subject to Plan Deductible
Generic	\$15 Copay	\$15 Copay + 30%
Brand	\$20 Copay	\$20 Copay + 30%
Non-Form. Brand	\$35 Copay	\$35 Copay + 30%

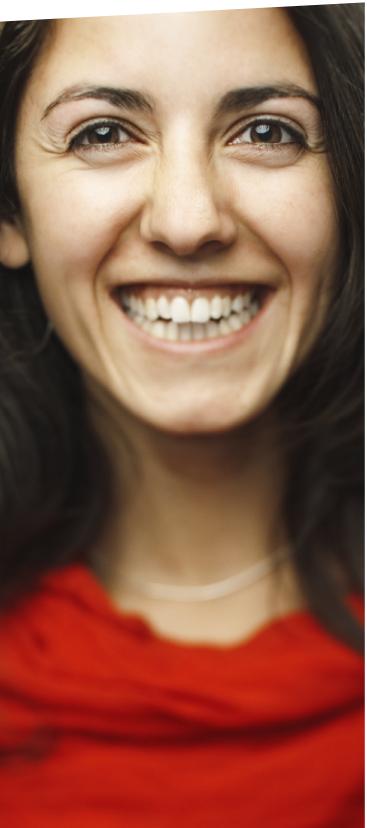


2012 employee semi-monthly deductions

	Bolton & Company Contribution	Employee Only You Pay	Employee + One You Pay	Employee + Family You Pay
Medical				
Kaiser HMO	\$202	\$0	\$220	\$400
Aetna Medical HMO	\$206	\$0	\$230	\$420
Aetna Medical PPO	\$206	\$212	\$481	\$775
Aetna Medical HSA	\$206	\$31	\$291	\$504
Dental				
Guardian Dental HMO	\$7	\$0	\$7	\$13
Guardian Dental PPO	\$32	\$0	\$27	\$70
Vision				
VSP	\$3	\$0	\$2	\$5

questions? carrier contact information

Name	Phone	Email	Provider
Aetna Dental	dkfjasdlkfjad	alkdjfa;dljf	Aetna
PPO			Aetna
Aetna Vision			Aetna
Matthew Mesa	888-888-8888	matthew@zunostudios.com	Concordia
Test Contact 2	888-888-8888	matt@zunostudios.com	Concordia



enrollment instructions - benetrac

Before you enroll, please follow these important steps:

- **Update your address and other personal information** - Once you have logged in, click on your name to verify the personal information on your record. BE VERY SURE to input your full address, home and work phone and e-mail address.
- **Change your User Name/Password** - You are encouraged to change your username and/or your password to protect your privacy.
- **Add Your Dependents** - Add any dependents you wish to cover by clicking on Add Spouse and/or Add Dependent.
- **Click Proceed to My Benefits**
- Scroll down to each benefit and enroll/decline by selecting an option from the Manage Benefit menu
- **Be sure to input a beneficiary for your Basic Life/AD&D Benefit before you log out.**

Provider Directories, Plan Summaries and many other useful forms and links to websites can be accessed year round through your Resource Library, located in your Resources menu.

This newsletter highlights the main features of the Bolton & Co. benefit plan. It is intended to help you choose the benefits that are best for you. This newsletter does not include all plan rules and details. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this newsletter and the legal plandocuments, the plan documents are the final authority. Bolton & Co. reserves the right to change or discontinue its benefit plans at any time.