



INSERSO EMPLOYEE BENEFITS SUMMARY

Insero's success as a business depends on the excellence of its employees. Recognizing this, Insero has an extensive benefit plan available to its employees. This Benefits Summary is a brief outline of the benefits we offer our employees and describes the basic features of each one.

<i>Summary of Insero Corporation Employee Benefits</i>																																													
CORE BENEFITS																																													
Holidays	10 paid holidays per year for eligible, full-time employees. Insero follows the standard 10 Federal Holidays.																																												
Paid Time Off (Vacation and Illness)	Insero offers eligible, full-time employees the opportunity to accrue 15 days per year of paid leave. Up to 120 hours of unused may be carried over to the next year.																																												
Medical Healthcare/Dental/Vision	<p>Insero offers three plans to its eligible, full time employees through CareFirst -Blue Cross/Blue Shield, including Medical, Dental and Vision. Employees who enroll upon hire begin coverage on the first of the month following the hire date. A breakdown of the employee's costs per pay period is:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #cccccc;">COVERAGE:</th> <th style="background-color: #cccccc;">PPO</th> <th style="background-color: #cccccc;">HMO OA</th> <th style="background-color: #cccccc;">PPO HSA*</th> </tr> </thead> <tbody> <tr> <td colspan="4">MEDICAL:</td> </tr> <tr> <td>Individual</td> <td>\$57.00</td> <td>\$32.48</td> <td>\$55.62</td> </tr> <tr> <td>I-Spouse</td> <td>\$327.75</td> <td>\$224.10</td> <td>\$281.60</td> </tr> <tr> <td>I-Child</td> <td>\$263.75</td> <td>\$180.22</td> <td>\$226.60</td> </tr> <tr> <td>Family</td> <td>\$399.00</td> <td>\$272.70</td> <td>\$342.65</td> </tr> <tr> <td colspan="4">DENTAL:</td> </tr> <tr> <td>Individual</td> <td>\$3.10</td> <td>\$2.32</td> <td>\$3.88</td> </tr> <tr> <td>I-Spouse</td> <td>\$17.75</td> <td>\$15.98</td> <td>\$19.53</td> </tr> <tr> <td>I-Child</td> <td>\$14.25</td> <td>\$12.83</td> <td>\$15.68</td> </tr> <tr> <td>Family</td> <td>\$21.75</td> <td>\$19.58</td> <td>\$23.93</td> </tr> </tbody> </table> <p>* - Insero contributes \$1,200.00 (Individual), \$1,800 (I-Spouse/I-child) and \$2,400 (Family) into an employee's HSA account per year.</p>	COVERAGE:	PPO	HMO OA	PPO HSA*	MEDICAL:				Individual	\$57.00	\$32.48	\$55.62	I-Spouse	\$327.75	\$224.10	\$281.60	I-Child	\$263.75	\$180.22	\$226.60	Family	\$399.00	\$272.70	\$342.65	DENTAL:				Individual	\$3.10	\$2.32	\$3.88	I-Spouse	\$17.75	\$15.98	\$19.53	I-Child	\$14.25	\$12.83	\$15.68	Family	\$21.75	\$19.58	\$23.93
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Short Term/Long Term Disability Insurance	Insero Corporation provides a Short-Term/Long-Term Disability program for all eligible, full-time employees by paying 100% of the monthly premiums. This Insurance program pays 60% of weekly earnings with a maximum of \$750.00 of your weekly salary for up to 13 weeks under Short-Term Disability plan and 60% of your salary or up to \$5,000.00 per month up to retirement age under the Long-Term Disability plan.																																												
Life Insurance/AD&D	Insero pays 100% of the Premium for a Life Insurance Plan covering eligible, full-time employees for up to \$50,000 in the case of death.																																												
Family Medical Leave/Parental Leave	Up to 3 months of leave without pay are offered for family medical leave, and based on prior approval.																																												
401K Plan/Roth 401K Plan	Insero offers a 401(k)/Roth 401K Plan to all eligible, full-time employees, as well as a dollar-for-dollar match up to 4%. This match is also immediately vested in full. The 401(k) Plan/Roth 401K Plan allows																																												



	employees to make annual pre-tax or Post tax contributions of up to \$16,500 (in year 2009) and an additional “catch-up” contribution of \$5,500 (in year 2009) if you are over 50 years of age.
Flexible Spending Account - Healthcare and/or Dependent Care	The FSA Plan allows eligible, full-time employees to make contributions with pre-tax dollars from their earnings to cover qualified medical and dependent care expenses. Employees can have up to \$5,000 a year deducted for dependent care and up to \$1,500 for medical care.
Flexible Spending Account – Transit and/or Parking	The Transit/Parking program allows eligible, full-time employees to pay for mass transit and parking expenses with pre-tax dollars through convenient payroll deduction. Enrolling in this program may save employees up to 40% of their commuter costs. Employees can contribute up to \$230/month for each benefit deducted.
OTHER FRINGE BENEFITS	
Educational Assistance and Training	Insero encourages full-time employees to educate themselves and increase their knowledge in their field by taking additional courses or attending training seminars. Insero reimburses employees up to \$500 for seminars/online courses per year and up to \$1,000 for fees/tuition incurred for courses from accredited institutions completed with a grade “B” or better (subject to advance approval from management).
Credit Union	Insero is a member of Apple Federal Credit Union and extends its benefits to Insero employees for auto, consumer, mortgage and home improvement loans. Apple Federal Credit Union may offer better interest rates than what regular loan institutions offer.
Costco Membership	Insero offers eligible, full-time employees a Costco membership, free of charge to the employee. This membership includes an additional card for one member of the employee’s household, if desired.
Bonuses	Discretionary bonuses are awarded for superior performance and customer recognition.
Employee Referral Bonus Program	Insero wants you to be involved in bringing the right people on board. Insero will reward employees with a bonus of \$500 if Insero hires someone you referred and the person works at Insero for at least 3 months.
Flex Time	Insero provides its eligible, full-time employees with the opportunity to work on a flexible time schedule or from home occasionally as long as it does not interfere with their job responsibilities including client and team meetings. Time is flexible within a pay period and subject to client and manager approval.