Effective December 1st, 2012

It is Open Enrollment time again, which means you have the opportunity to evaluate your benefit needs and make benefit elections for the coming year. ASA is committed to providing you with the industry-leading benefits you deserve. Although healthcare costs continue to rise each year, our company is devoted to maintaining and offering competitive benefit programs for our employees.

After our annual analysis of all alternatives, we have found that Oxford and UnitedHealthcare (UHC) continue to offer the most competitive rates, benefits and network for our medical, dental and vision plans.

flex credits
ASA will provide all eligible employees $150 worth of Flex Credits every month. This amount can be used towards the purchase of benefit coverages offered by ASA such as the medical plan, dental plan and the vision plan.

Eligible employees can also use this amount to subsidize insurance premiums for dependent coverage.

medical plans
ASA will be offering Oxford EPO Health Plans to all eligible employees of the company. A more detailed summary of the plans are on page 3 of this brochure.

dental plan
ASA will be offering UnitedHealthcare (UHC) Dental to all eligible employees of the company. A more detailed summary of the plans are on page 4 of this brochure.

vision plan
All eligible employees of ASA will continue to have the option to purchase affordable Vision insurance. A more detailed summary of the plans are on page 5 of this brochure.

The benefit elections you make during the Open Enrollment period will remain in effect for the full plan year - through November 30, 2013. You will not be able to change your elections during the plan year unless you experience a qualified change in status as defined by federal law. Make the choices that are best for you and your family.
medical benefits

Our company offers all eligible employees a choice between two Oxford EPO plans, the Liberty Plan and the Freedom Plan. If you elect medical insurance for you and your eligible dependents, you must choose one of the two plans for all members of the family.

**UNDERSTANDING YOUR MEDICAL PLAN**

**BENEFIT**

<table>
<thead>
<tr>
<th>Annual Deductible</th>
<th>IN-NETWORK BENEFIT ONLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual: None</td>
<td>Family: None</td>
</tr>
<tr>
<td>Out of pocket Maximum</td>
<td>Individual: Not applicable</td>
</tr>
<tr>
<td>Primary Care Physician (PCP) Referral</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

**Preventive Care**

- Adult physical exams (Age 18 & Over)
- Well-baby care
- Immunizations
- Annual GYN exam
- Preventive Dental for Children (Through Age 11)

**Outpatient Care**

- Primary care physician office visits
- Specialist office visits
- Outpatient facility surgery

**Outpatient Lab & X-Ray**

- Laboratory Tests, X-rays
- MRIs, MRAs, PET Scan, CT Scan, Ultrasound

**Inpatient Hospital Care**

- No charge
- $25 copay per admission
- $250 copay
- $25 copay per admission
- $100 copay, waived if admitted
- $25 copay per visit only
- $500 copay per admission
- $50 deductible (waived for generic)
- $10 Generic, $25 Brand, $50 Non-Preferred
- 2 1/2 times retail copay

**Mental Health**

- Inpatient
- Outpatient

**Durable Medical Equipment**

(Pre-certification required for items over $500 only)

**Prescriptions**

- Retail Pharmacy (30-day supply)
- Mail Order (90-day supply)

Please note that the Freedom Network has a larger number of participating providers than the Liberty Network. Please check whether your doctor participates in the Freedom, Liberty or both networks before choosing your plan option.

**which plan do I choose?**

The difference between the Liberty Plan and the Freedom Plan is the network of providers. The Freedom Plan has a much larger network of providers and hospitals.

If you enroll your dependents in the ASA medical plan, your contributions towards the cost of dependent coverage will be lower if you enroll in the Liberty Plan, than if you enroll in the Freedom Plan.

Whether you choose the Liberty or the Freedom plan, as an Oxford member, you will have access to Oxford’s industry leading support programs, such as:

- Oxford On-Call®, which gives Members 24/7 telephone access to healthcare guidance and referrals, when necessary.
- Access to their Complementary & Alternative Medicine (CAM) Program and preventive care programs, designed to help maximize member health and satisfaction.

**how do I search for a provider?**

**Step 1:** Go to www.oxfordhealth.com. Under Get to know Oxford, click on “Search for an Oxford doctor.”

**Step 2:** Locate a physician by using one or more of the following options:

- Select criteria (location, name or Oxford Provider ID)
- Enter your search criteria (e.g. zip code, last name, or provider ID)
- Select the type of physician (Primary Care/ OB/GYN or Specialist)
- You can narrow your search further by specialty type, gender, or language.

**Step 3:** Click the Search button.

**Step 4:** View your search.
employee bi-weekly medical contributions

<table>
<thead>
<tr>
<th></th>
<th>Liberty EPO</th>
<th>Freedom EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$ 0</td>
<td>$ 0</td>
</tr>
<tr>
<td>Employee + 1 Dependent</td>
<td>$ 263.30</td>
<td>$ 280.09</td>
</tr>
<tr>
<td>Employee + 2 or more Dependents</td>
<td>$ 570.48</td>
<td>$ 606.87</td>
</tr>
</tbody>
</table>

value-added services from Oxford

Gym Reimbursement
Our medical plans help you stay in shape! As an Oxford member, you and your spouse are eligible for Gym Reimbursement through Oxford. To receive this reimbursement, you or your eligible spouse must participate in a gym and/or fitness program that promotes cardiovascular wellness, subject to Oxford’s Gym Reimbursement provisions.

Oxford offers subscribers up to $200 reimbursement per six-month period and covered spouses $100 reimbursement per six-month period.

- You must complete a minimum of 50 visits per six-month period to qualify for this program.
- Provide a copy of your current gym bill, showing the monthly cost of your membership.
- Complete the Oxford Gym Reimbursement Form (please make sure a gym representative signs the form)
- Send the Gym Reimbursement Form, a copy of your current gym bill, and a copy of the gym’s brochure outlining their services to:
  Oxford
  P.O. Box 7082
  Bridgeport, CT 06601

Healthy Bonus Programs
Oxford offers access to discounts on products and to special offers that can help members stay well. These discounts include savings on weight loss programs, fitness equipment, nutrition products and publications. Please refer to the Healthy Bonus Program brochure in your Oxford Enrollment Kit for more information.

2012 open enrollment
It is especially important for you to think about the health care needs of you and your dependents during Open Enrollment. Please choose carefully to fully meet your needs and minimize your out-of-pocket expenses.

Unless you experience a qualifying event, changes in your enrollment can only be made during Open Enrollment and the medical, dental and vision elections made now will be in effect for the next 12 months.

how to contact Oxford:

website:
www.oxfordhealth.com

phone:
1-800-444-6222
8 am to 6 pm, Mon - Fri, EST.
You can also call member services at the phone number at the back of your card.

claims submission:
Oxford Claims Department
P.O. Box 7082
Bridgeport, CT 06601-7082

mail-order pharmacy service:
refill by mail:
Medco By Mail
Pharmacy Service: P.O. Box 747000
Cincinnati, OH 45274-7000

refill by phone:
1-800-473-3455
Dental plans are available at discounted group rates to all eligible employees of ASA. The Passive PPO dental plan with UnitedHealthcare gives you access to a national network of more than 77,000 dental providers.

Why enroll in the dental plan?
“A surprising 37% of Americans don’t know that poor oral health has been associated with serious health conditions such as stroke, heart disease and diabetes.”
- The American Dental Association

UnitedHealthcare covers dental preventive care at 100%.

how to contact UHC Dental:
website: www.myuhcdental.com
phone: 1-877-816-3596 (8 am to 11 pm, Mon - Fri, EST)

employee bi-weekly dental contributions

<table>
<thead>
<tr>
<th></th>
<th>Passive PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$ 21.16</td>
</tr>
<tr>
<td>Employee + 1 dependent</td>
<td>$ 40.95</td>
</tr>
<tr>
<td>Employee + 2 or more dependents</td>
<td>$ 64.84</td>
</tr>
</tbody>
</table>
Vision benefits are offered through Spectera, a UnitedHealthcare company. Spectera offers comprehensive vision benefits through a large national network of providers. You can select to use a Spectera participating provider or select an out of network facility.

### Vision Benefits

<table>
<thead>
<tr>
<th>Vision Benefit</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong></td>
<td>$15 copay</td>
<td>Up to a maximum reimbursement of $40</td>
</tr>
<tr>
<td><strong>Hardware</strong></td>
<td>$30 copay</td>
<td>See below</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>12 months</td>
<td>12 months</td>
</tr>
<tr>
<td>Lenses</td>
<td>12 months</td>
<td>12 months</td>
</tr>
<tr>
<td>Frames</td>
<td>12 months</td>
<td>12 months</td>
</tr>
<tr>
<td><strong>Eye Exam</strong></td>
<td>Covered in full after copay</td>
<td>Up to a maximum reimbursement of $40</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$50 Allowance for Wholesale Frames</td>
<td>Up to a maximum reimbursement of $45</td>
</tr>
<tr>
<td></td>
<td>$130 Allowance for Retail Frames</td>
<td></td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>Covered in full after copay</td>
<td>Up to a maximum reimbursement of $40</td>
</tr>
<tr>
<td>Bifocal Vision Lenses</td>
<td>Covered in full after copay</td>
<td>Up to a maximum reimbursement of $50</td>
</tr>
<tr>
<td>Trifocal Vision Lenses</td>
<td>Covered in full after copay</td>
<td>Up to a maximum reimbursement of $80</td>
</tr>
<tr>
<td>Lenticular Vision Lenses</td>
<td>Covered in full after copay</td>
<td>Up to a maximum reimbursement of $80</td>
</tr>
<tr>
<td><strong>Medically Necessary Lenses</strong></td>
<td>Up to $210 allowance</td>
<td>Same as In Network benefit</td>
</tr>
<tr>
<td><strong>Elective Contact Lenses</strong></td>
<td>Up to $200 allowance (copay does not apply)</td>
<td>Same as In Network benefit</td>
</tr>
</tbody>
</table>

### Employee Bi-Weekly Vision Contributions

<table>
<thead>
<tr>
<th>Vision Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.31</td>
</tr>
<tr>
<td>Employee + 1 dependent</td>
<td>$6.40</td>
</tr>
<tr>
<td>Employee + 2 or more dependents</td>
<td>$8.90</td>
</tr>
</tbody>
</table>

How to contact Spectera:

Website: [www.myuhcspecialtybenefits.com](http://www.myuhcspecialtybenefits.com)

Phone: 1-800-638-3120 (8 am to 11 pm, Mon - Fri, EST)
Life and Disability Insurance

Basic Life Insurance

- Basic Life Insurance coverage provides important supplemental financial protection for your family in the event of your death. ASA provides eligible employees with Basic Life Insurance at no cost.
- All eligible employees working at least 21 hours per week are eligible for Life Insurance benefits equal to your annual basic salary up to a maximum benefit of $100,000.
- Benefits are reduced by 35% at age 65, and by an additional 15% at age 70.
- Taxable Income: The cost of employer provided life insurance benefits in excess of $50,000 is reportable as income each year.

Accidental Death & Dismemberment Insurance (AD&D)

- AD&D Insurance coverage provides important financial protection in the event of death, loss of hands, feet and/or vision when an employee experiences a loss within 365 days of a related accident.
- Accidental Death & Dismemberment benefits are equal to your basic life insurance benefit.
- Benefits are reduced by 35% at age 65, and by an additional 15% at age 70.

Your Basic Life benefit includes value-added services such as:

- Will Preparation Services: www.CLmembers.com or 1-800-773-0888
- Travel Assistance Services: www.oncallinternational.com/UHC-24-7travelassist or 1-866-509-7709 in the US and 1-603-328-1702 (worldwide, collect)
Short Term Disability

- Short Term Disability (STD) coverage provides important financial protection for your family in the event of an extended recovery from accident or illness.
- All employees are eligible for Short Term Disability benefits.
- The Short Term Disability benefit is calculated at 50% of your weekly salary to a maximum of $170 weekly, with a 26-week maximum period of payment.
- The elimination period is 7 days for disability due to injury and sickness.

Long Term Disability

- Long Term Disability coverage provides important financial protection for your family in the event of an extended recovery from accident or illness.
- All eligible employees working at least 21 hours per week are eligible for Long-term disability benefits equal to 60% of their covered monthly earnings up to a maximum benefit of $5,000.
- The elimination period is 180 days.
- Benefits are provided through Social Security Normal Retirement Age, as long as you meet the definition of disability.

Your Long-term disability benefit includes Beneficiary EAP Services:

- EAP Services 24/7 online and toll-free at 1-866-302-4480
- Dedicated toll-free phone line for confidential assistance

The cost of the life and disability plans are paid for by ASA.
benefits call center

Your dedicated BenefitsVIP℠ service team is here to assist every employee with all your benefits issues, questions and concerns.

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NO MORE HEADACHES
resolving healthcare benefits issues!

Call us today! Your personal team of healthcare benefits experts are ready to give you, and your family, the attention they deserve!

This hotline is staffed by benefit professionals from 8:30am to 8:00pm Monday through Friday (EST). These specialists are available to help whenever you encounter a problem with Oxford and UnitedHealthcare with any of the following topics:

- Medical, dental, vision, life and long-term disability benefits questions
- ID card issues
- Questions regarding bills/claim and resolutions
- Prescription issues
- Provider network questions
- COBRA
- ...and much more!

No more calls to your carrier and being stuck on hold waiting for assistance. A majority of issues are resolved the same day. “ONE CALL DOES IT ALL!,” and all calls are fully HIPAA compliant.

Your dedicated BenefitsVIP℠ service team

For personal service that’s CONFIDENTIAL and RESPONSIVE, contact:

1.866.286.5354
Mon—Fri, 8:30am—8:00pm (EST)
Answers@benefitsVIP.com

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This benefit summary provides selected highlights of the employee benefits program at ASA. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at ASA. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. ASA reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.