



Founded in Denver in 1905, Van Gilder is one of the largest and most successful full-service insurance brokerage firms in the country...and much more. We're an expert knowledge source, a risk consultancy that couples strategic thinking with exceptional service to provide effective and competitive risk solutions for our clients. Our organization remains headquartered in Denver, with offices in various locations. Members of the Van Gilder family retain majority ownership, but fully 35% of the agency is owned by employees at large. We offer a broad spectrum of services, including commercial, employee benefits, and personal insurance. Our areas of special expertise include aviation, construction, surety, executive risk, health services, hospitality, technology, oil & gas, and professional liability for architects, engineers and lawyers. And as a member partner of Assurex Global™, Van Gilder provides national and international services to clients around the world.

Attracting and retaining quality employees is important to Van Gilder. Since insurance is our business, we offer a highly comprehensive benefit package and our generous time off plan helps to balance work and personal life interests and responsibilities. Our benefits package includes the following:

- Health, dental and vision coverage
- Short and long term disability plans
- Group term life / Accidental death & dismemberment insurance
- Business Travel Accident
- Retirement benefits including 401(k)
- Paid time off, extended illness bank, holidays and volunteer time
- Medical and dependent care flexible spending accounts
- Paid parking
- Continuing education and licensing
- Employee Assistance Program

This document is a summary only. The benefits described are for full-time employees of Van Gilder. The firm reserves the right to make any changes at any time by adding to, deleting or changing any existing policy. The firm may vary from the policies described in this summary if, in its sole discretion, the circumstances require.





Medical Coverage

Group Medical Insurance is offered through United Health Care

United Health Care VG Choice 7-PF (High Deductible Health Plan)

- Employee is eligible the first of the month following date of hire for full-time employment.
- Annual Deductible for an individual is \$3,000 and \$6,000 for family deductible in-network.
- Out of pocket maximum per year is
 - Individual Coverage - \$3,000
 - Family Coverage - \$6,000
- Once deductible is met, prescriptions will not have a co-pay.
 - Employee semi-monthly premiums via payroll deduction:

Employee Only	\$16.63
Employee and Spouse	\$74.93
Employee and Child(ren).....	\$52.61
Employee + Family	\$148.64

United Health Care VG Preferred 7-PC (High Deductible Health Plan)

- Employee is eligible the first of the month following date of hire for full-time employment.
- Annual Deductible for an individual is \$2,000 and \$4,000 for family deductible in-network.
- Out-of-Pocket maximum Per year is
 - Individual Coverage- \$2,000
 - Family Coverage- \$4,000
- Once deductible is met, prescriptions will not have a co-pay.
 - Employee semi-monthly premiums via payroll deduction:

Employee Only	\$30.00
Employee and Spouse	\$103.00
Employee and Child(ren).....	\$78.00
Employee + Family	\$189.00

United Health Care VG Select 7-EK Plan

- Employee is eligible the first of the month following date of hire for full-time employment.
- Annual Deductible for the individual is \$500 and \$1,000 for family deductible in-network.
 - Employee semi-monthly premiums via payroll deduction:

Employee only	\$110.46
Employee and Spouse	\$271.74
Employee and Child(ren).....	\$228.64
Employee + Family	\$429.47

UnitedHealthcare®



A UnitedHealth Group Company





Dental & Vision Coverage

Group Dental Coverage is offered through Delta Dental Plan of Colorado

Coverage maximum is \$1,500 per calendar year per person covered. Delta Dental PPO Plan coverage is 100% for exams, cleanings, x-rays subject to certain limitations; 80% for restorations, oral surgery, periodontics and endodontics; and 50% for crowns, inlays, dentures, partials, bridges, etc. if a PPO provider performs the services. Non-PPO provider services are paid at a lesser percentage. Diagnostic and preventive services do not count toward the \$1,500 annual coverage maximum.

- Employee is eligible the first of the month following date of hire for full-time employment.
- Employee semi-monthly premiums via payroll deduction:

Employee only	\$4.70
Employee and Spouse	\$18.35
Employee and Child(ren).....	\$23.31
Employee + Family	\$36.92



Vision Insurance Coverage is offered through VSP

Benefits at different levels are available through network and non-network providers.

\$10 co-pay in-network for Eye Exam / Allowance out-of-network.

\$25 co-pay in-network for Lens/Frame benefit / Allowance out-of-network.

- Exam- Once every 12 months
- Lenses- Once every 12 months
- Frames- Once every 12 months
- Employee is eligible the first of the month following date of hire for full-time employment.
- Employee semi-monthly premiums via payroll deductions

Employee only.....	\$4.54
Employee and Spouse	\$7.26
Employee and Child(ren).....	\$7.41
Employee and Family	\$11.95



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W E L L
BY VAN GILDER

Rewards Overview

What Is V-Well?

V-Well is a component of the benefit package to empower employees and their families for optimal health, health care, well-being and success – throughout life.

As you may already know, optimal personal results depend a lot on using key support resources and other key personal actions regarding prevention, early detection, use and quality of health care and quality of life. Ideally, we should all take key actions because we are internally motivated. But, we may not always know where to start, life gets busy, a lot competes with our time and energy, some changes seem tough...and other things can slow us down. However, research clearly shows that the right rewards can help many people take key actions each year that can lead to positive differences in many areas of health and life at a personal and family level.

This year, by taking key actions and meeting other criteria, EACH eligible employee and spouse with health insurance through Van Gilder can:

- Earn a \$30 per month rebate/credit on health insurance benefits - maximum of \$60 per month for an employee & spouse.
- Be eligible for other rewards and incentives.
- Have the right “stuff” to be saving a lot more money (personal out-of-pocket expenses) by preventing more health problems, catching and treating problems earlier, avoiding medical errors and getting better quality care.

For employees with no health insurance through Van Gilder B and C still apply, but instead of A (the premium rebate), a \$30 per month cash incentive (paid quarterly) will be available for those employees that meet the criteria. The cash incentive option is not available to spouses with no health insurance coverage through Van Gilder.

The rewards system is simple – get some key things done each year and earn 100 or more points.

There are deadlines and flexibility built into how to do this to accommodate busy lifestyles and varied health, interests and goals of each employee and spouse (if applicable).





Cafeteria Plan (Flexible Spending Account)

Employee is eligible the first of the month following date of hire for full-time employment.

- You now have the opportunity to redirect part of your compensation into your Van Gilder Flexible Spending Accounts.
- The money is contributed to the Plan before you pay federal tax, state tax and social security tax.
- The money can then be used to pay for: Dependent Care and/or Medical Expenses not covered by an Insurance Company.

Types of Expenses

Dependent Care expenses must be "qualifying" as defined by the IRS and must meet the following:

- Expenses are for adults or children.
- Children must be under age 13.
- The expenses are incurred to enable you or your spouse to be gainfully employed.
- The expenses are not payable to a dependent of yours, under age 19, for watching another dependent of yours.
- The limit is \$5,000 if you are head of household or file a joint return.
- Your day care provider must provide you with a tax ID# or social security number.

Medical Expenses not covered by an Insurance Company are "qualifying expenses" as defined in the Internal Revenue Code. Expenses can be incurred by the employee, spouse or dependent.

Expenses must be for a medical reason and include:

- Contacts & Eyeglasses
- Lasik Eye Surgery
- Dental Exams & Work
- Co-Payments & Deductibles
- Doctor Visits & Hospital
- Prescription & Over-the-Counter Drugs
- The Limit is \$5,000





H.S.A. Account

Van Gilder employees now have an option to participate in an H.S.A account.

- Money in H.S.A. account rolls over year to year and you **can** take it with you if you leave
- Singles can save up to \$3,000 in 2009 and \$3,050 in 2010, and families can save up to \$5,950 in 2009 and \$6,150 in 2010. Money is saved pre-tax, per calendar year to pay for medical expenses. Limits include the employer H.S.A. contribution.
- Employees must be >21 and <65 years of age to participate, or 65+ if not receiving Social Security benefits
- Money earns interest over time
- Company contributes to employee H.S.A Account - \$500 for single coverage and \$1,000 for all other coverage in equal amounts every six months
- Works similarly to Flex Plan, and you can have a **free** debit card to use for expenses
- H.S.A. Bank - opens individual accounts for participating employees
- Employees can make contributions through pre-tax payroll deductions or regular post-tax deposits
- HSA participants may also contribute to a Limited Purpose Flexible Spending account to cover vision and dental expenses only. The limit for the Limited Purpose contributions is \$5,000 per calendar year.





Life Insurance

Basic Group Term Life Insurance and AD&D

- Coverage is one time annual salary, subject to a maximum of \$100,000, with a minimum of \$50,000
- Accelerated benefit provision
- Employer pays premium
- Employee eligible after three months continuous full-time employment
- Conversion privileges
- Accidental death and dismemberment coverage
- Additional "seat belt" benefit
- Travel Assistance Program provides 24-hour emergency assistance when traveling over 100 miles from home

Voluntary Group Term Life/AD&D Insurance

- Coverage available for self in \$10,000 increments subject to a maximum of \$500,000
- Coverage available for spouse in \$5,000 increments up to 50% of employee election
- Premium rates are age-banded and are provided at smoker/non-smoker levels
- Employee eligible after three months continuous full-time employment
- Employee pays premium
- Child life available in increments of \$2,500 up to \$10,000

Retirement Savings Plans

- Deferred Profit Sharing 401(k) Plan
- Employer contributes a discretionary match,
 - Must have one year of service (1000 hours) to be eligible for the match
- Employee (subject to testing) can contribute up to 50% of salary up to the annual IRS limit
- Employee selects investment vehicles from a variety of choices
- Eligible after 90 days employment; entrance date is first of month





Disability Protection Plans

Group Short-Term Disability

- Benefit is 50% of weekly pay (to a maximum of \$300) beginning on 15th day of disability, subject to certain conditions, including use of all accrued sick pay
- Employer pays premium
- Employee is eligible after three months continuous full-time employment

Group Short-Term Disability Buy up

- Benefit is 60% of weekly pay (to a maximum of \$2500) beginning on 15th day of disability, subject to certain conditions, including use of all accrued sick pay
- Employee pays premium rate of \$.38 per \$10 of benefit
- Employee is eligible after three months continuous full-time employment

Group Long-Term Disability

- Benefit is 60% of predisability earnings after 90 days disability subject to certain conditions
- Employer pays premium
- Employee is eligible after three months continuous full-time employment

Voluntary Long Term Disability

- Provides income protection in addition to group LTD benefits
- Protects a portion of your base salary, plus bonus and incentive compensation, if applicable
- Gives you benefits that are generally tax-free
- Benefits begin after 90 days of disability and continue to age 65
- Employee is eligible after 90 days continuous full-time employment





Business Travel Accident (BTA)

Business Travel Accident benefit at no cost to the employee. The plan pays Three (3) times the Base Annual Salary to a Maximum of \$500,000 in the event you die while traveling on business.

The coverage also includes 24 Hour Business Travel for your family while they are traveling with you on business. Family is covered at \$25,000 for Spouse and \$10,000 for Child(ren). Additional benefits and provisions of the plan include:

Benefit	Coverage Amount
Carjacking	10% of Principal Sum of Maximum \$25,000
Coma	1% of Principal Sum Paid Monthly to Maximum 100% of Principal Sum
In Hospital Benefit	Daily Amount \$150 for Maximum 7 Days, Elimination Period 3 Days
Medical Evacuation and Repatriation	Maximum Benefit Amount \$50,000
Psychological Therapy	5% of Principal Sum to Maximum \$25,000
Rehabilitation Expense	5% of Principal Sum to Maximum \$25,000
Seatbelt and Occupant Protection Device	10% of Principal Sum to Maximum \$50,000



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Compensated Time Off

Holidays

2010

New Year's Day	January 1
Memorial Day	May 31
Independence Day	July 5 (observed)
Labor Day	September 6
Thanksgiving Day	November 25
Day after Thanksgiving	November 26
Day Before Christmas	December 23 (observed)
Christmas Day	December 24 (observed)

Paid Time Off Days— based on length of service

Years of Service	Annual PTO Days
0 through 4 years	20
5 years through 9 years	23
10 years through 14 years	25
15 years through 19 years	28
20 years and more	33

PTO can be used in half hour increments. PTO time that has accrued and not been used at the end of each year will automatically be converted into the Extended Illness Bank, and carried forward up to a maximum of 300 hours. EIB time may be used for any purpose, but is intended to provide an additional “cushion” of time available in case of emergency, and is not paid out upon termination.

School Support/Volunteer Time

Three (3) Half-days available per calendar year, to be used once per quarter

Jury Duty

Bereavement Leave





Additional Benefits

Licensing and Education

- Agent licensing fees and continuing education fees (to authorized amount) paid by Van Gilder.

Group Personal Lines Insurance

- Available through Travelers Insurance
- Employee discount on personal lines insurance

Incidental Benefits

- Paid Parking
- Employee Referral bonus program
- Semi-monthly payroll option of direct deposit

CARE 24 - Employee Assistance Program offered by United Health Care.

- Access to licensed registered nurses and master's-level counselors through one toll-free phone number, 24 hours a day, 365 days a year
- Access to HealthForums.com®, Optum's robust Web site, including information on health and well-being topics from A to Z, unique interactive features, personalization options and much more
- Referrals to legal and financial telephone consultation services

Committees

- You are invited to join one of our employee committees to help us plan events or write our newsletter. This is a great way to get involved in Van Gilder and meet other employees.

