



Benefits Summary | 2012

<p>Medical Plan</p>	<ul style="list-style-type: none"> • Comprehensive, major medical coverage for eligible employees and their eligible dependents. • Eligible employees may choose their level of coverage from either of the following plans: • Traditional PPO Medical Plan In-network – Plan Pays 80%; Employee Pays 20% Out-of-network – Plan Pays 60%; Employee Pays 40% • Consumer Driven PPO Plan with HRA Fund* In-network – Plan Pays 80%; Employee Pays 20% Out-of-Network – Plan Pays 60%; Employee Pays 40% * Consumer Driven Plan with HRA Fund (In-Network and Out-of-Network) features: Single HRA Fund: \$ 500 Family HRA Fund: \$1,000 HRA Fund provides employees to draw upon for eligible medical expenses, such as, deductible and prescription copays. • Both the Traditional PPO Medical Plan and Consumer Driven PPO Plan provides preventive health care benefits.
<p>PPO Provider Networks</p>	<ul style="list-style-type: none"> • Each location has access to a specifically assigned PPO Provider Organization (PPO). • The PPO providers have agreed to render services to covered individuals at reduced rates.
<p>Prescription Drug Program</p>	<ul style="list-style-type: none"> • Medical plan participants qualify for participation in the Caremark Prescription Program and Caremark Mail Pharmacy Service.
<p>Dental Plan</p>	<ul style="list-style-type: none"> • Coverage for dental care for eligible employees and their eligible dependents. • Maximum dental benefit per individual is \$1,500 per calendar year.
<p>Vision Plan</p>	<ul style="list-style-type: none"> • Comprehensive eye care benefits for eligible employees and their eligible dependents.
<p>Basic Term Life Insurance</p>	<ul style="list-style-type: none"> • The amount of coverage is 1 times the employee's base annual salary rounded up to the next \$1,000 up to a maximum of \$1,000,000. • At age 65+, basic term life insurance is reduced.
<p>Accidental Death & Dismemberment</p>	<ul style="list-style-type: none"> • Coverage for full-time regular employees for the accidental loss of life or bodily dismemberment. • At age 65+, AD&D insurance is reduced.
<p>401(k) Savings Plan</p>	<ul style="list-style-type: none"> • Allows employees to save for their retirement by contributing 1% to 75% of their salaries on a pre-tax basis. • Features a monthly AMCOL International matching contribution of up to 4% of an employee's annual salary. • Participants are 100% vested in the matching contributions made by the company.
<p>Special 401(k) Retirement Contribution</p>	<ul style="list-style-type: none"> • Regular full-time eligible employees hired after 12/31/03 will receive an additional Company contribution equal to 3% of their annual compensation into their 401(k) account at year-end providing actively employed each Dec. 31st, subject to the plan's vesting period.

This document is not a contract. The Company reserves the right to change, modify, suspend, interpret or cancel in whole or in part any of the employee benefits provided to its employees, including the employee benefits explained in this Benefits Summary, at any time, without prior notice. Benefit plans are subject to service waiting period and eligibility and vesting requirements. The terms of any formal employee benefit plan supersede the description of that plan in this Benefits Summary. Nothing in this document is intended to change the traditional relationship of employment at will.