

VIVA USA INC.
Employee Benefits Summary 2012
(Hourly paid W2 Staff)

This document provides an overview of the Employee Benefits for Hourly Paid W2 staff.

1. Health Insurance Plan
2. Retirement Savings Plan
3. Leave, Vacation and Client Holiday
4. Direct Deposit
5. H1B Visa and Green card sponsorship

1. HEALTH INSURANCE PLAN

VIVA offers its employees participation in a group health insurance plan. The group plan covers Medical including Prescription Drugs, Dental and Basic Life & AD&D Insurance. There are three different plans from which to choose: Blue Cross Blue Shield PPO; Blue Cross Blue Shield HMO (Chicago area residents only); Blue Cross Blue Shield HSA. Each employee contributes 100% of the cost for self and dependent coverage. The plan details are below.

Eligibility in Health Insurance plan: All hourly paid employees (subject to a standard work week of 40 hours) with an employment agreement of at least **three (3) months** from the employment start date are eligible to enroll. **Employees are eligible to enroll at the time of hire, at the time of employment renewal/extension for a minimum of three (3) months or at annual open enrollment.** Every participant who is covered under Viva's group health insurance plan at the time of the plan's annual renewal will continue coverage eligibility until there is a change in employment status. New enrollments will not be accepted unless a minimum of three (3) months are remaining on the employee's employment contract.

Plan Summary:

Our current insurance, as of May 1, 2012, is with Blue Cross Blue Shield of IL (BCBS IL) for Medical insurance and Dearborn National for Dental, Life and AD&D insurance. Please call (847) 368-0860 x 222 or vivausa@viva-it.com for plan number.

Any questions regarding benefits can be directed to our Benefit Advisor, Janet Royal. Her contact information is as follows:

Janet Royal, P: 630.393.0030 ext 6015, jroyal@digitalbenefitadvisors.com

The following is a high-level summary of plan features. For actual limits, please consult your plan document.

	BCBS OF IL – PPO		BCBS OF IL – HMO	BCBS OF IL – HSA	
	IN NETWORK	OUT NETWORK		IN NETWORK	OUT NETWORK
LIFETIME MAXIMUM	UNLIMITED		UNLIMITED	UNLIMITED	
INDIVIDUAL DEDUCTIBLE	\$1,500	\$3,000	\$0	\$2,500	\$5,000
FAMILY DEDUCTIBLE	\$4,500 (3x)	\$9,000 (3x)	\$0	\$5,000 (EMB)	\$10,000 (EMB)
COINSURANCE	80%	60%	100%	80%	60%
INPATIENT HOSPITAL DEDUCTIBLE/COPAY	\$0	\$300	\$0	\$0	\$300
INDIVIDUAL OUT OF POCKET (INC. DED.)	\$3,500	\$7,000	\$1,500	\$5,000	\$10,000
FAMILY OUT OF POCKET (INC. DED.)	\$10,500 (3x)	\$21,000 (3x)	\$3,000	\$10,000	\$20,000
PREVENTIVE/WELL CHILD CARE	100% DW	60%	\$0	100% DW	60%
PHYSICIAN/SPECIALIST OFFICE VISIT	\$20/\$40	60%	\$20/\$40	80%	60%
OUTPATIENT SURGICAL/NON-SURGICAL	80%	60%	100%	80%	60%
DIAGNOSTIC LAB & X-RAY	80%	60%	100%	80%	60%
OUTPATIENT MENTAL / NERVOUS BENEFITS	\$20	60%	\$20	80%	60%
HOSPITAL EMERGENCY ROOM	\$150 COPAY, THEN 100%		\$150 COPAY, THEN 100%	90%	
PRESCRIPTION DRUG BENEFIT	\$10/\$40/\$60		\$10/\$40/\$60	80%	
PRESCRIPTION DRUG MAIL ORDER	\$20/\$80/\$120 (90 DAYS)		\$20/\$80/\$120 (90 DAYS)	80%	
VISION BENEFITS	DISCOUNTS ONLY		EXAM: \$20 / DISCOUNTS	DISCOUNTS ONLY	
DEPENDENT ELIGIBILITY	TO AGE 26		TO AGE 26	TO AGE 26	

Plan Premium Deductions (Employee):

Hourly Paid Staff - Medical Premium Deduction (May 1, 2012 to April 30, 2013)

THESE RATES ARE EFFECTIVE MAY 1, 2012.

Participation	BCBS - PPO Monthly Premium	Biweekly Payroll Deduction** †	BCBS - HMO Monthly Premium	Biweekly Payroll Deduction** †	BCBS – HSA Monthly Premium	Biweekly Payroll Deduction ***†
Employee Medical only	\$487.13	\$ 225.00	\$ 447.11	\$ 206.00	\$ 381.44	\$ 176.00
Employee and Spouse - Medical only	\$968.77	\$ 447.00	\$ 889.21	\$ 410.00	\$ 758.60	\$ 350.00
Employee and Children - Medical only	\$964.67	\$ 445.00	\$ 885.44	\$ 409.00	\$ 755.38	\$ 349.00
Employee and Family - Medical only	\$1,446.32	\$ 668.00	\$ 1,327.54	\$ 613.00	\$ 1,132.53	\$ 523.00
Employee Medical, Dental and Life	\$520.74	\$240.25	\$ 480.72	\$222.00	\$ 415.05	\$191.60
Employee and Spouse - Med, Dental & Life	\$1,033.40	\$477.00	\$ 953.84	\$440.25	\$ 823.23	\$380.00
Employee and Children - Med, Dental & Life	\$1,029.30	\$475.00	\$ 950.07	\$438.50	\$ 820.01	\$378.50
Employee and Family - Med, Dental & Life	\$1,544.97	\$713.00	\$ 1,426.19	\$658.25	\$ 1,231.18	\$568.25

**** These deductions are based on pre-tax dollars as per our Section 125 Plan (Please see the Plan document at the following link**

www.viva-it.com/employment/VIVA-MedicalInsuranceBenefitPlan-Section125.pdf

Employees enjoy the benefit of tax savings as illustrated in the Plan document, which may not be available in plans offered by third parties.

If an employee enrolled in medical insurance (BCBSIL) terminates coverage after 15th day of any calendar month for self or for dependents voluntarily or involuntarily for any reason, the employee must pay the premium until the end of the month.

The details about the group coverage plans are given below.

Medical:

PPO Plan – 93426 - <http://www.viva-it.com/employment/93426.pdf>

HMO Plan – BA106 - <http://www.viva-it.com/employment/BA106.pdf>

High Deductible Plan – HSARPEC3805 - <http://www.viva-it.com/employment/HSARPEC3805.pdf>

BCBS Member Resources - <http://www.viva-it.com/employment/BCBSMemberResources.pdf>

Health Care Benefit Booklet - <http://www.viva-it.com/employment/HealthCareBenefitBooklet.pdf>

Prescription Drug Coverage Booklet - <http://www.viva-it.com/employment/DrugCoverage.pdf>

Prescription Drug Program Rider - <http://www.viva-it.com/employment/DrugProgramRider.pdf>

Blue Care Connection Brochure –
http://www.viva-it.com/employment/Blue_Care_Connection_Brochure.pdf

BCBS Discount Program Info –
http://www.viva-it.com/employment/BCBS_Discount_Program_Info.pdf

Dental and Life:

<http://www.viva-it.com/employment/DearbornNationalDental&LifeInsurance.pdf>

Application Deadlines for Group Health Insurance coverage:

New Employees: New employees are eligible to enroll prior to the 31st calendar day of employment.

Current Employees: Current employees are only eligible to enroll during the annual open enrollment period. The next annual open enrollment for current employees is May 1, 2013. Please contact us between April 1, 2013 and April 30, 2013 if interested in participating in the plan. Employees are also eligible to enroll at the time of employment contract renewal or extension.

2. RETIREMENT SAVINGS PLAN

VIVA has established a 401(k) Plan for the exclusive benefit of its employees based on the eligibility guidelines given above. The plan allows eligible employees to defer part of their income on a tax favored basis into the plan. Until the money is distributed from the Plan back to the employees, the tax on that income is deferred.

Effective February 1, 2010 employees with a minimum of six (6) months of continuous employment are eligible for participation.

Please contact VIVA at vivausa@viva-it.com for additional information.

3. LEAVE, VACATION AND CLIENT HOLIDAY

Hourly paid W2 employees are NOT eligible for any paid vacation, time-off/sick days or client holiday pay.

4. DIRECT DEPOSIT

Direct Deposit: Currently VIVA provides direct deposit of bi-weekly paychecks for all employees. All approved hours are paid according to the bi-weekly payroll calendar. However, the first and final paycheck will be issued as a live check and not as direct deposit.

5. H1B VISA AND GREEN CARD SPONSORSHIP

Non-Immigrant Visa sponsorship:

We file petition I-129 with necessary supporting documents and qualifications of the candidate to the United States Citizenship and Immigration Services.

Green Card Sponsorship:

We sponsor employment based permanent residence (green card) for our employees. This is a three-step process and the details are given below:

No	Step	Approximate Time
1	Labor Condition Application by VIVA (US DOL)	3-8 months
2	I-140 Immigrant Visa Application by VIVA (US CIS)	2-5 months
3	I-485 and associated Application by the beneficiaries (US CIS)	6 months - 2 years and longer

We will engage the services of an attorney; hence employees will be required to sign an agreement and make necessary payments to start this process. Please contact (847) 368-0860 222 or vivausa@viva-it.com if interested.

Please consult your updated Employee Handbook for details of other employment benefits and eligibility.

The undersigned employee understands and agrees to this benefit policy and to any and all future changes as deemed necessary by VIVA USA INC, (the Employer).

Accepted

Employee Name: _____

Signature: _____

Date: _____