

QTS BENEFITS

MEDICAL

	Plan A	Plan B	Plan C	Plan D
Type of Plan	QHDHP	QHDHP	PPO	PPO
Deductible	\$4000/\$8000	\$3000/\$6000	\$750/\$1500	\$0/\$0
OOP Max	\$4000/\$8000	\$4500/\$9000	\$2500/\$5000	\$3000/\$6000
Premium	Lowest Premium	Lower Premium	Highest Premium	Higher Premium
Deductible Type	Highest Deductible	Higher Deductible	Lower Deductible	Lowest Deductible
HSA/FSA Eligible	HSA Option	HSA Option	FSA Option	FSA Option

DENTAL

	Base Plan	Buy-Up Plan
Annual Benefit Maximum	\$1,000	\$1,500
Deductible	\$50/\$150	\$50/\$150
Preventive	100%	100%
Basic	80%	90%
Major	50%	60%
Orthodontics	N/A	50%
Ortho Max	N/A	\$1,500

VISION

Eye Exam	\$10 Copay
Lenses	\$25 Copay
Frames	\$140 Allowance
Contact Lenses	\$140 Allowance

QTS PAID

- Basic Life - \$100,000
- Employee Assistance Program
- Short-Term Disability - 60% Weekly Pay
- Long-Term Disability- 60% Monthly Pay

401(k)

- QTS Match of 3.5% up to 6% Deferral
- 401(k) and Roth Available
- Immediate 100% Vesting
- End of the Year True Up

OTHER BENEFITS

- Voluntary Life - Up to \$500,000
- Critical Illness
- Accident Insurance
- Legal & Identity Theft Protection
- Paid Volunteer Time
- Scholarship Program for QTS Dependents
- Charitable Matching Gift Program
- All Fulltime QTSers Eligible for Bonus/Commission

DISCOUNTED EMPLOYEE STOCK PURCHASE PROGRAM

- Purchase Stock - Get 10% more from QTS
- All Fees Paid by QTS
- Shareholder Rights
- Quarterly Enrollments

**Please see back for employee contributions

MEDICAL

Per Month	Plan A	Plan B	Plan C	Plan D
Employee	\$89.48	\$110.94	\$208.68	\$250.40
Employee/Spouse	\$275.34	\$348.82	\$448.62	\$538.34
Employee/Child(ren)	\$217.72	\$275.82	\$354.74	\$425.68
Family	\$352.18	\$446.16	\$573.84	\$688.60

DENTAL

Per Month	Base	Buy- Up
Employee	\$8.96	\$13.34
Employee/Spouse	\$19.72	\$26.68
Employee/Child(ren)	\$19.52	\$28.02
Family	\$28.44	\$46.08

VISION

Per Month	
Employee	\$6.76
Employee/Spouse	\$10.82
Employee/Child(ren)	\$11.04
Family	\$17.80

VOLUNTARY LIFE

Issue Age	Employee or Spouse	Child(ren) Age 0 -26
0-29	\$0.060	\$0.182
30-34	\$0.070	
35-39	\$0.110	
40-44	\$0.150	
45-49	\$0.230	
50-54	\$0.390	
55-59	\$0.700	
60-64	\$0.970	
65-69	\$1.660	
70-74	\$2.930	
75+	\$4.870	

Spouse's premium based on employee's age

CRITICAL ILLNESS

Issue Age	Employee or Spouse
<30	\$2.80
30-39	\$5.10
40-49	\$11.90
50-59	\$27.00
60-69	\$58.70
70-79	\$109.10
80-89	\$146.40

Spouse's premium based on employee's age

ACCIDENT

Per Month	
Employee	\$11.66
Employee/Spouse	\$17.74
Employee/Child(ren)	\$24.22
Family	\$32.12

ID THEFT

Per Month	Employee	Family
Legalshield	\$16.95	\$18.95
IDshield	\$8.95	\$18.95
Combined	\$25.90	\$33.90