

US Expats

# 2011 DI Care International Benefits Guide



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Providing support of U.S. national security and foreign policy objectives, delivering support solutions for defense, diplomacy, and international development.

# Medical Benefits

DynCorp International offers employees and their dependents a variety of plans through CIGNA International.

- Eligible employees are active, full-time employees of DynCorp International LLC and its subsidiaries.
- Eligible dependents include your spouse (legally married wife/husband), dependent children up to age 26, and disabled dependents regardless of age.

This Guide and your Enrollment Form include information about your plans and the coverage available to you.

## Benefits at a Glance

This plan is available to US Expats on Foreign Service Agreements (FSA) working outside the Continental US (OCONUS). All eligible employees electing coverage under the CIGNA International plan will use SAICO services while in the Middle East.

CIGNA International Medical Benefit Plan Options			
Benefit	Gold Plan	Silver Plan	Bronze Plan
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Deductible</b> • Employee Only • Employee + Family	In/Out of Network** \$500/\$1,000 \$1,500/\$3,000	In/Out of Network** \$1,250/\$2,500 \$3,750/\$7,500	In/Out of Network** \$2,500/\$5,000 \$7,500/\$15,000
<b>Out-of-Pocket Max</b> • Employee Only • Employee + Family	In/Out of Network** \$1,500/\$3,000 \$4,500/\$9,000	In/Out of Network** \$3,750/\$7,500 \$11,250/\$22,000	In/Out of Network** \$7,500/\$15,000 \$22,500/\$45,000
<b>Coinsurance</b>	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%
<b>Physician Services Office/Specialist Copay</b>	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%
<b>Preventive Benefits</b>	In/Out of Network** 100% no deductible	In/Out of Network** 100% no deductible	In/Out of Network** 100% no deductible
<b>Hospital In-patient</b>	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%
<b>Outpatient Surgery</b>	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%
<b>Emergency Room</b>	In/Out of Network* 80%/80%	In/Out of Network** 80%/80%	In/Out of Network** 80%/80%
<b>Prescription Drugs</b>	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%	In/Out of Network** 80%/60%

**Note:** \*\* In/Out of Network reflects benefits coverage for delivery of service within US networks; International coverage is provided at 100%.

**IMPORTANT DEFAULT INFORMATION:** If you do not actively enroll this year you will automatically default to the Gold Medical Plan in the same coverage tier you have in 2010. Please note 2011 contribution rates have changed.

## Medical/Vision/Dental Identification (ID) Card

Shortly after you have enrolled, you will receive your Benefit ID card. Employees in the Middle East will receive a CIGNA International ID Card and a SAICO ID Card. When you and your covered dependents seek care:

- Outside the Middle East, you will use the CIGNA International card.
- Inside the Middle East, you will use the SAICO card.

## Vision Benefits

Vision coverage is included as part of the elected Medical Plan. The plan pays:

Vision Benefits - All Amounts in USD	
<b>Eye Exam</b> (one exam per 12 month period)	\$45.00
<b>Lenses</b> (one pair per 12 month period) <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal</li> <li>• Lenticular</li> </ul>	\$25.00 \$50.00 \$70.00 \$90.00
<b>Frames</b> (per pair, one pair per 12 month period)	\$25.00
<b>Contact Lenses</b> (contact lenses covered only when medically necessary)	\$120.00

## Dental Benefits

Voluntary dental coverage is available to eligible employees and their eligible dependents.

Dental Benefits - All Amounts in USD	
<b>Calendar Year Maximum Benefit</b>	Individual \$1,500
<b>Deductible</b>	Individual \$50 Family Maximum \$150
<b>Class I – Diagnostic and Preventive</b>	Plan Pays 100% no deductible
<b>Class II, Basic Services</b> Basic restorations, endodontics, periodontics, prosthodontic maintenance, oral surgery (fillings, root canals, periodontal scaling and root planning, repair to bridgework, dentures)	Plan Pays 70% after deductible
<b>Class III, Major Restorative Services</b> Major restorations, dentures and bridgework, crowns	Plan Pays 50% after deductible \$50 lifetime deductible & \$1,500 lifetime maximum
<b>Class IV, Orthodontia</b> For dependent children under age 19	Plan Pays 50% after \$50 lifetime deductible & \$1,500 lifetime max

## Medical/Vision/Dental Employee Contributions

**Note:** Pre-tax deduction amounts will vary based on your payroll schedule. The first 2011 contribution for coverage is deducted from your final paycheck in December, 2010.

CIGNA International Medical/Vision/Dental Plan Monthly Rates				
Coverage Tier	Gold Medical/Vision	Silver Medical/Vision	Bronze Medical/Vision	Dental Plan
Employee Only	\$39.43	\$25.98	\$15.33	\$32.00
Employee + One	\$513.76	\$439.76	\$378.64	\$77.00
Employee + Family	\$668.21	\$574.49	\$496.94	\$121.00

## Voluntary Life Insurance

Life insurance is available for employees at the coverage levels and rates below.

Voluntary Life Insurance			
Coverage	Monthly Rate	Coverage	Monthly Rate
Level 1: \$50,000	\$25.00	Level 4: \$150,000	\$81.00
Level 2: \$75,000	\$39.00	Level 5: \$200,000	\$109.00
Level 3: \$100,000	\$54.00	Level 6: \$250,000	\$136.00

## Evacuation and Repatriation Benefits

Evacuation and Repatriation benefits are provided under three separate programs:

- CIGNA International\*\*
- Personal Accident (PA)
- Defense Base Act (DBA)

Plan determination depends on the nature of the illness, injury or accident. General benefits may include emergency evacuation, repatriation of mortal remains, return of dependent children, return of traveling companion and family travel arrangements. Not all benefits are applicable to all employee classes, countries and contracts.

**Note:** \*\*Declination of Medical Coverage under CIGNA International will limit coverage available for Evacuation/Repatriation.

## Personal Accident

Personal Accident insurance enrollment is automatic for eligible employees.

Personal Accident Insurance – All Amounts in USD	
<b>Accidental Death Benefit **</b> (not life insurance)	\$250,000
<b>Accidental Death and Dismemberment (AD&amp;D)</b> Accidental injury resulting in death, loss of sight or loss of limb(s)	\$250,000
<b>Temporary Disability (TTD)</b> Accidental injury which temporarily prevents insured from working for more than 14 days	Payment of 75% of weekly wages up to \$150,000 USD annual salary
<b>Permanent Total Disability (PTD) **</b> Disability which prevents insured from gainful employment for more than 12 months	\$250,000

**Note:** \*\* May be payable in addition to Defense Base Act (DBA) benefits (Not all benefits are applicable to all employee classes, countries and contracts). All benefits are subject to underwriter's approval.

## Enrollment & Qualifying Events

### New Hire Enrollment

As a newly eligible employee you have 45 days from the date of hire to complete enrollment paperwork and return it to Human Resources. If you do not submit your enrollment documentation within the 45 day window, you must wait for the next annual enrollment period or if you experience a qualifying event, to select the coverage you may want.

### Annual Enrollment

Benefits-eligible employees have the opportunity to enroll in or make changes to their benefit plans from **October 17, 2010 to November 17, 2010**.

The choices you make during Annual Enrollment are effective from January 1, 2011 through December 31, 2011. The choices you make during your New Hire Enrollment are effective from your date of hire through December 31, 2011.

You cannot change elections until the next Annual Enrollment unless you experience a Qualifying Event. You must make your changes within 31 days of the qualifying event and provide appropriate documentation.

### Qualifying Events

- Marriage, divorce, legal separation
- A change in your number of dependents, such as birth, death or adoption
- A change in employment status for you or your spouse that affects benefits eligibility
- The Annual Enrollment of your spouse
- A change in your dependent child's eligibility for benefits

## Contact Information

CIGNA International			
Website		www.cignaenvoy.com	
Customer Service		Toll Free: 1.800.972.0334; Collect: 302.797.3869; Fax: 302.797.3150	
Mailing Address: CIGNA International		Standard Mail: P.O. Box 15050 Wilmington, DE 19850	Overnight Mail: 590 Naamans Road Claymont, DE 19703
CIGNA International/SAICO Middle East			
Group/Location		Phone	Fax
Saudi Arabia		+96614751167	+96614751168
United Arab Emirates		+97142958852	+96614751168
Bahrain		+971317213912	+97317213915
Qatar		+9744322781	+96614751168
Kuwait		+96522475497	+96522475498
Oman		+96824702093	+96824702094
Evacuation and Repatriation Benefits			
POC	Primary Merlyn D'Silva Evacuation Manager	Will Edlin Medical Evacuation Coordinator	Nick McClune Medical Evacuation Coordinator
Telephone	Office: +9714.391.0.739 Cell: +97150.550.7.912	Cell: +353 87 9385151	Cell: +353 86 819 3524
Email	Merlyn.d'silva@dyn-intl.com	William.edlin@dyn-intl.com	Nick.mcclune@dyn-intl.com
Local HR and Corporate Risk Management			
Primary POC		Please contact your local Human Resources Program Representative	
Secondary POC		Please contact Corporate Risk Management by email: Dicarebenefits@dyn-intl.com	

This benefits guide highlights your benefits. Official plan documents and local requirements govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to your Benefit Plan Documents. If any discrepancy exists between this benefits guide and the official documents, the official documents will prevail.