

Direct Pay (for fiscal year 7/2011 – 6/2012)

Pay For Time Worked	\$30,159.95
Pay For Time Off	\$4,239.02
Overtime	\$2,069.57
Profit Share Bonus	\$1,028.00
Total Direct Pay	\$37,496.54

Pay For Time Off includes:

Paid Holidays	\$904.16
The holidays for 2012 are New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Day after Thanksgiving, and Christmas Day.	
Vacation	\$2,229.77
TICO provides time off with pay to give you a chance to rest, relax, and pursue special interests. Your PTO is based on your years of service. In 2012 you are eligible for 15 days.	
Sick Days	\$1,105.09
Like vacation, your sick leave is based on your years of service. In 2012 you will accrue 48 hours of sick leave.	

Voluntary Benefits

Benefit	Coverage
Supplemental Employee Life Insurance	\$100,000
Supplemental Spouse Life Insurance	\$30,000
Supplemental Child Life Insurance	\$10,000
Medical Care FSA	Declined

Smoking Cessation Program

TICO is concerned about your health and well being. Beginning in 2012, TICO is starting a new Smoking Cessation Program so you can "quit for life"!

Employee Tool Loan Program

TICO offers an interest-free loan so that you may purchase tools for your job.

Free Confidential Services

Family members welcome. Professional counseling is available for problems such as:

- | | |
|---------------------------|---------|
| Stress | Anxiety |
| Depression | Marital |
| Family | Grief |
| Financial | Legal |
| Alcohol & Substance Abuse | |

Help is available

912-692-0988 888-886-7988

Indirect Pay (for fiscal year 7/2011 – 6/2012)

		Your Contribution	TICO Contribution
Social Security, Unemployment, and Workers Compensation	Federal and state-mandated plans.	\$2,118.55	\$4,613.17
Basic Life	TICO provides you with basic life insurance of 2 times your annual wages rounded up to the nearest \$1,000, with a maximum of \$500,000. As of July 1, 2012, your coverage was \$20,000 .	\$0.00	\$62.40
Long-Term Disability	TICO provides a long-term disability plan that provides you with 60% of your income up to a monthly maximum of \$10,000. Your benefit will be \$1,753.44 per month as long as you are disabled, subject to plan limitations.	\$0.00	\$68.07
Short-Term Disability	TICO provides you with the opportunity to earn Short Term Disability Time Bank benefits. Benefits are paid at 60% of your Basic Weekly Earnings. In the event you become disabled from a non work-related injury or illness, you will be able to use any disability days that you have accrued in your Short Term Disability Time Bank. Your Short Term Disability Time Bank is comprised of unused sick days and vacation days. TICO also contributes a number of days each year depending on your length of service. In 2012, you will be eligible to receive a daily benefit of \$80.93 for 3 days .	\$0.00	\$203.94
Medical	As of July 1, 2012, you have elected Family coverage in the Care Network Basic Health Plan .	\$4,580.00	\$9,432.00
Dental	As of July 1, 2012, you have elected Family coverage in the Dental Plan .	\$444.00	\$669.12
EAP	TICO provides an Employee Assistance Program through Performance Management Resources, and pays the full cost of this coverage. Available 24 hours a day, 7 days a week, your Employee Assistance Program offers a variety of free and confidential services for you and your family to help cope with the demands of everyday life.	\$0.00	\$24.00
401(k) Match	All eligible employees may participate in the Firm sponsored 401(k) plan. TICO will match 50% of your contributions, up to 4% annually. Our records indicate you contributed \$565.63 to the 401(k) plan. You are not taking full advantage of the company match. By increasing your contribution to 4% or more, you could receive an additional \$187.30 from the company.	\$0.00	\$562.63

Total Value of Indirect Pay

\$15,635.33

Additional Benefits

- Company Sponsored Training
- Free Uniforms
- Safety Glasses
- Safety Shoes
- Service Awards
- Annual Company Event

Total Direct Pay	\$37,496.54
Total Indirect Pay	\$15,635.33
Total Compensation for John Adkins	\$53,131.87

Total Cost per Hour Worked: \$25.77

Retirement Savings

You contributed **\$565.63** to your 401(k). As of 7/1/2012, you had a balance of **\$2,566.78** in your 401(k) account. Based on the assumptions below, with your current deferral, your account balance might grow as follows:

Assumed Growth Rate	Estimated Future Value		
	In 10 years	In 20 years	At age 65
4%	\$23,504.05	\$69,766.04	\$55,702.79
6%	\$26,645.22	\$54,496.32	\$71,603.83

The above projections are for illustrative purposes only and should not be relied upon as a true projection of your retirement and savings plans. It is assumed for illustration that your earnings remain fixed, and that your present level of contribution and the company's matching contributions continue at the same level.

Increase the Amount You Save

With tax savings and the Company match, it is easier than ever to save for your retirement. You are currently contributing 3% to your 401(k). Take a look at how an increase in your contribution percentage affects your net paycheck.

New Contribution Percentage	Gross Paycheck Reduction per Pay Period	Estimated Tax Savings per Pay Period	Net Paycheck Reduction per Pay Period	Your Company Match per Pay Period
4%	\$26.98	\$6.07	\$20.91	\$13.49
5%	\$33.72	\$7.59	\$26.13	\$13.49

Flexible Spending Accounts

TICO allows you to pay your medical and dental insurance premiums on a pre-tax basis. Paying insurance premiums or expenses that qualify under the reimbursement accounts with pre-tax dollars will allow you to save the payroll taxes you would have paid on this money.

You do not contribute to the Healthcare FSA.



A Few Words About This Statement:

This statement was prepared with the assistance of Employee Benefits Communications, Inc., a benefits and communications consulting firm. It is based on information available from Company records, summary plan descriptions, policy manuals, and other sources of data. All information reflects costs for the fiscal year beginning July 1, 2011 through June 30, 2012, unless otherwise noted. The preparation and distribution of this statement is not deemed a guarantee of continued employment for any period. This Statement is simply an estimate of possible benefits and does not create any legal rights.

While every effort has been made to report information accurately, all details furnished, including eligibility for benefits, must necessarily be governed by the provisions of the plan documents pertaining to the various benefits.

Please bring any errors to the attention of your Human Resources representative.

Medical Coverage – Below is a brief summary of benefits.

Services	Basic Plan	Plus Plan
PCP Office Visit Copay	\$40	\$20
Specialist or Urgent Care Copay	\$80	\$50
Deductible	\$1,500 (individual) \$4,500 (family)	\$750 (individual) \$2,250 (family)
Out of Pocket Max (does not include deductible)	\$3,000 (individual) \$6,000 (family)	\$2,000 (individual) \$4,000 (family)
Prescription Drugs - Copays		
• Generic	\$10	\$7
• Preferred	40% to \$70 max	30% to \$50 max
• Non-preferred	60% to \$130 max	50% to \$100 max

Dental Coverage – Below is a brief summary of benefits.

Services	Amount you Pay
Preventive Services – Exams, Cleanings, X-rays, Sealants	Paid at 100%
Basic Services – Root Canals, Periodontia, Oral Surgery	Paid at 80% after deductible*
Major Services – Inlays, Onlays, Crowns	Paid at 50% after deductible*
Deductible (applies to Basic & Major Services only)	\$50 per person, \$150 per family
Annual Maximum	\$1,500 annual max per person
Orthodontia – Child only	Paid at 50% (\$1,500 lifetime max)*

*After a 12-month waiting period

WHAT'S NEW IN 2013



Wellness Plan

TICO will be rolling out a new wellness plan in 2013. In order to qualify for the Wellness Plan, you must have your doctor complete a Primary Physician Care Health Risk Assessment prior to June 1st, 2013.

Mobile Website

Access important health plan information and your personal health record from your web-capable mobile phone.

DID YOU KNOW



Studies show that the cost of non-urgent visits to Emergency Departments is **three times higher** compared to what they would have cost in an office-based practice?

If you have Medical Insurance through TICO's medical plans, you will only pay a copay for Urgent Care visits that is equal to a specialist office visit.

Harry Hardworker
402 Main St
Marietta, GA 31326

T2



Dear Fellow TICO Team Member,

TICO is fortunate to have been able to survive and grow despite ongoing challenges in the economy over the last three plus years. These challenges have seen many of our customers and business partners change the way they do business in order to recognize and develop people and strategies that accomplish more with less.

Our success during these tough times did not happen on its own. Each and every one of you that contributed to it through your focus and individual efforts made the difference between success and failure. For that, we want to personally thank you for the great work that you do each and every day. Without you, TICO would not be what it is today!

Keeping our Team informed is another valuable tool we must use to keep success in place. That information is also on the personal side of our Team and how you are compensated for your contributions to our business and the costs associated to provide those benefits and compensation.

We are pleased to present to you your personalized Benefits Statement which has been prepared as of July 1, 2012.

This report will briefly outline your current pay and benefits you earn as a TICO Team Member, as well as the cost of these benefits. Please read this information carefully and if there is a specific matter that you would like to discuss in detail, please let us know.

We appreciate your personal contribution to the success of TICO and our hope is that the benefits package will provide added financial security and peace of mind for you and your family. As partners working together, we can achieve continued success in all of our endeavors.

Sincerely,

Randall S. Booker
Chairman & CEO

Harry Hardworker