



THE AMERICAN INSTITUTE OF ARCHITECTS

2009 Summary of Benefits

PLAN	ELIGIBILITY	COST	AMOUNT OF BENEFIT						
401(k) Employees' Savings Plan	Regular full-time and regular part-time employees scheduled to work a minimum of 1,000 hours in a 12- month period are eligible on the first of the month after employment.	The American Institute of Architects (AIA) makes a basic contribution and a matching contribution to the Plan. Employees contribute pretax dollars to the Plan.	<p>The Plan offers twelve funds, one with a series of eleven investments options through the Vanguard Group of mutual funds. The AIA contributes 3% of pay each pay period to each employee's account. Employees may contribute up to 100% of salary in pretax dollars to the Plan, subject to the statutory maximum of \$16,500. Employees who are age 50 or older during the plan year are also eligible to contribute an additional \$5,500 toward the catch-up contribution.</p> <p>The AIA also makes a matching contribution equal to the employee's contribution, up to a maximum of 5% of pay. The matching contribution vests based upon years of service:</p> <table border="0"> <tr> <td>2 years of service = 25% vested</td> <td>4 years of service = 75% vested</td> </tr> <tr> <td>3 years of service = 50% vested</td> <td>5 years of service = 100% vested</td> </tr> </table>	2 years of service = 25% vested	4 years of service = 75% vested	3 years of service = 50% vested	5 years of service = 100% vested		
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AIA Health Care	Regular full-time employees working 37.5 hours per week are eligible on the first of the month after employment.	<p>The AIA pays a substantial portion of the cost of the coverage. Employee pretax* (<i>see below</i>) monthly contributions are:</p> <table border="0"> <tr> <td>Employee:</td> <td>\$94</td> </tr> <tr> <td>Employee + 1:</td> <td>\$168</td> </tr> <tr> <td>Employee + 2 or more:</td> <td>\$260</td> </tr> </table>	Employee:	\$94	Employee + 1:	\$168	Employee + 2 or more:	\$260	<p>A comprehensive medical program allows maximum choice with coverage for:</p> <ul style="list-style-type: none"> • Physician care, including office visits • A \$500 benefit for routine annual physical examinations • No referrals required • Inpatient hospital confinements—\$300 co-payment • Outpatient surgery—\$150 co-payment • Mental health, nervous disorders, alcoholism, and/or substance abuse benefits are limited to 30 days inpatient (co-payment applies) and 52 visits outpatient per year. <p><i>In-Network</i> benefits: (<i>available networks: OneNet and CareFirst, and PHCS for remote employees</i>)</p> <ul style="list-style-type: none"> • No annual deductible • \$15 co-payment required for medical office visits • Benefits are generally payable at 100% after co-payment • Hospital emergency room services require a \$100 co-payment • Alternative treatment programs available at discounted rates under the CareFirst network. <p><i>Out-of-Network</i> benefits:</p> <ul style="list-style-type: none"> • An individual (\$500) or family deductible (\$1000) • Benefits are generally payable at 80% of the Usual, Customary and Reasonable (UCR) cost after deductible • Hospital emergency room services require a \$100 co-payment <p><i>Vision Care Benefit</i> through Vision Service Plan (VSP) includes eye exams and routine diagnostic testing at a participating provider covered at 100%. After a \$20 deductible, frames and lenses are fully covered up to limits set by the Plan.</p> <p><i>Prescription coverage</i> is provided through CVS Caremark participating pharmacies and mail service. \$10 co-payment for generic/\$20 co-payment for brand name drugs (when generics are not available) at participating pharmacies for up to a 30-day supply. \$20 co-payment for generic/\$40 co-payment for brand name drugs (when there is no generic available) obtained by mail service for up to a 90-day supply.</p>
Employee:	\$94								
Employee + 1:	\$168								
Employee + 2 or more:	\$260								

* The AIA and employee portions of the premium attributable to Domestic Partner coverage are made on an after tax basis as governed by the IRS.

See Plan document for complete benefit information.

**Kaiser
Permanent**

Regular full-time employees working 37.5 hours per week are eligible on the first of the month after employment.

The AIA pays a substantial portion of the cost of the coverage. Employee pretax* (*see above*) monthly contributions are:

Employee:	\$81
Employee + 1:	\$164
Employee + 2 or more:	\$240

Employees receive medical care at a nationally renowned health maintenance organization with medical centers in the Washington and Baltimore metropolitan area in the Signature Plan. Co-payments and deductibles are as follows:

- \$15 co-payment for physician services
- \$50 co-pay for emergency services, waived if admitted to hospital

Vision care is provided through the Kaiser Optical Department. Lenses, frames, and contacts are discounted.

Prescription coverage is provided through Kaiser's pharmacy department or participating local pharmacies. \$10 co-payment for generic/\$20 co-payment for brand filled at a Kaiser Medical Center Pharmacy; \$16 co-payment for generic/\$32 co-payment for brand name prescriptions at a participating community pharmacy. \$8 co-payment for generic/\$18 co-payment for brand name mail-order perscriptions.

Dental care is provided through negotiated discounts with a network of primary care dentists. Coverage is limited to procedures performed by a participating dentist. There is a \$30 co-payment.

AIA Dental Care

Regular full-time employees working 37.5 hours per week are eligible on the first of the month after employment.

The AIA pays a substantial portion of the cost of the coverage. Employee pretax* (*see above*) monthly contributions are:

Employee:	\$10
Employee + 1:	\$18
Employee + 2 or more:	\$28

A comprehensive dental program allows maximum choice with coverage for diagnostic, preventive, restorative, and major services. The Guardian Dental Guard Preferred Select network allows employees to receive significant discounts.

- An individual (\$50) or family deductible (\$150)
- Annual benefit maximum of \$2,000
- Preventive and routine services are covered at 100% of UCR
- Endodontic and periodontic services are covered at 80% of UCR
- Prosthodontic services are covered at 50% of UCR
- Orthodontic services for adults and children are covered at 60% of UCR up to a lifetime maximum of \$1,000.

See Plan document for complete benefit information.

**Flexible
Spending
Accounts (FSA)**

Regular full-time employees working 37.5 hours per week are eligible on the first of the month after employment.

The AIA contributes \$50 per year. Employees may also contribute pretax dollars.

Employees can assign the \$50 AIA contribution to either the Dependent Care or the Health Care FSA. Employees may contribute up to \$5,000 (including the company contribution) in pretax dollars to a Dependent Care FSA and up to \$5,000 in pretax dollars to a Health Care FSA. After the end of each calendar year, employees forfeit any contributions that are not claimed.

**Life/Accidental
Death &
Dismemberment
Insurance**

Regular full-time staff members working 37.5 hours per week are eligible on the first of the month after employment.

The AIA pays the cost.

Group Term Life Insurance is equal to two times annual salary, rounded up to the next highest \$1,000. There is a maximum of \$400,000 in death benefit coverage. If death is due to an accident, the beneficiary receives an additional benefit of two times annual salary, up to a maximum of \$400,000.

Business Travel Accident Insurance	Regular full-time and regular part-time employees who travel on Institute business are eligible.	The AIA pays the cost.	Full-time employees receive \$250,000 in death benefit coverage. Part-time employees receive \$100,000 in death benefit coverage.
Short-Term Disability	Regular full-time employees working 37.5 hours per week are eligible on the first of the month after employment.	The AIA pays the cost.	Salary continuation for a non-work-related illness or injury. Coverage begins on the 8th consecutive calendar day of absence due to an illness and on the 1st day of absence due to an accident. Coverage may extend for up to 90 days if approved. First 30 consecutive days at 100% of base pay Second 30 consecutive days at 75% of base pay Remaining 90-day benefit period at 66 ² / ₃ % of base pay
Long-Term Disability	Regular full-time employees working 37.5 hours per week are eligible on the first of the month after employment.	The AIA pays the cost.	Benefit begins on the 91st day of disability due to a non-work-related illness or injury. Coverage is 66 ² / ₃ % of base pay up to the plan maximums.
SmartBenefits Transit Subsidy	Regular full-time employees. Eligibility date depends on date of hire.	The AIA pays for a monthly transportation transit subsidy. Employees may also purchase additional SmartBenefits.	In cooperation with the Washington Metropolitan Area Transit Authority, employees may receive a transportation transit subsidy of up to \$55 per month in the form of SmartBenefits. Employees may also elect a pretax payroll deduction up to \$175 per month to purchase additional SmartBenefits.
Metro Smart Park/Parking Reimbursement	Regular full-time employees. Eligibility date depends on date of hire.	Employees may also contribute pretax dollars to a Metro Smart Park/parking reimbursement to pay for qualified parking expenses.	Employees may contribute up to \$230 per month in pretax dollars to a Metro Smart Park/parking reimbursement for qualified parking expenses. Qualified parking expenses are costs for parking in a lot nearby where the commute to work begins, including Metro parking lots or lots that facilitate commuting by bus, rideshare, carpool, or vanshare.
AIA Garage Parking Account	Regular full-time employees. Eligibility date depends on date of hire.	Instead of Metro Smart Park/parking reimbursement, employees may contribute pretax dollars to pay monthly parking fees in the AIA building. Monthly Parking: \$200	Employees may pay the cost to park in the AIA building with pretax dollars via payroll deduction. Monies are deposited into a parking garage account and paid by the AIA to the parking garage. Participating employees receive monthly parking hang tags at the end of each month for the following month. Daily parking in the garage is available for \$15 per day.

PLAN	ELIGIBILITY	COST	AMOUNT OF BENEFIT												
Paid Holidays	Regular full-time employees working 37.5 hours per week are eligible immediately upon employment.	The AIA pays the cost.	In 2009 the AIA is closed in recognition of: <table border="0"> <tr> <td>New Year's Day</td> <td>Inauguration Day</td> <td>Labor Day</td> <td>Christmas Day</td> </tr> <tr> <td>Day after New Year's</td> <td>Memorial Day</td> <td>Thanksgiving Day</td> <td></td> </tr> <tr> <td>Martin Luther King Day</td> <td>Independence Day</td> <td>Day after Thanksgiving</td> <td></td> </tr> </table>	New Year's Day	Inauguration Day	Labor Day	Christmas Day	Day after New Year's	Memorial Day	Thanksgiving Day		Martin Luther King Day	Independence Day	Day after Thanksgiving	
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Paid Days Off (PDO)	Regular full-time employees working 37.5 hours per week are eligible in the first full payroll period after employment.	The AIA pays the cost.	Employees accrue up to 26 PDO days each year. Employees hired during the year receive a pro-rata number of PDO days (8.125 hours per remaining full pay periods in the year). At the end of the calendar year, any excess PDOs are lost.												
Other Leaves	Regular full-time employees working 37.5 hours per week are eligible.	The AIA pays the cost.	Bereavement – Up to a maximum of three days of paid leave, dependent upon the relationship to the deceased and the travel distance. Military – Leave to complete military training or other duties as required under the Uniformed Services Employment and Reemployment Rights Act. Jury Duty – Paid leave for the time required to serve jury duty. Philanthropic – Paid leave to volunteer to work on projects benefiting the community at large.												
Tuition Reimbursement Benefit	Regular full-time employees working 37.5 hours per week, and in good standing, are eligible after six months of employment.	The AIA pays up to \$5,250 per calendar year, payable upon successful completion of course or exam completion.	Eligible reimbursement includes tuition and related fees for undergraduate and/or graduate courses at an accredited college or university. The course(s) must bear some relationship to the current position or prepare the employee for future AIA opportunities. Also included is reimbursement for courses and materials for a job-related professional certification exam. Employees must pay back any benefits received during the 18 previous months if they leave employment with the AIA.												
Work and Family Assistance Program	Regular full-time and regular part-time employees are eligible. Members of an employee's immediate family are also covered.	The AIA pays the cost.	A confidential, personal counseling service for employees and their immediate family. Trained counselors are available 24 hours a day, seven days a week to help resolve personal and job-related problems. National, regional, and local child and elder care referral resources, adoption resources, and pet service resources are also provided through the program.												
Professional Memberships	Regular full-time employees working 37.5 hours per week are eligible.	The AIA pays the cost.	Employees receive reimbursement of up to \$200 per year for one annual membership fee or dues to one professional organization, given prior supervisory approval. Employees who are AIA members receive 100% reimbursement of dues.												
AIA Bookstore Discount	All AIA employees, temporaries, contractors, and consultants.		Employees receive a 20% discount on the list price for most books and for most other merchandise purchases.												

Computer Purchase Program	Regular full-time employees working 37.5 hours per week, and in good standing, are eligible after six months of employment.		Employees may receive an interest-free loan for up to \$3,000 to be paid back through payroll deduction over a one-year period. Employees are also eligible for discounted prices from Dell for select computer equipment.
529 Plans (College Savings Plans)	All regular full-time employees are eligible.	The AIA pays \$25 towards the application/enrollment fee for the first account.	529 plans (college savings plans) offer both a prepaid college savings plan and an investment college savings plan. Employees may contribute to a 529 plan via ACH draft. All plan earnings and withdrawals (when used for qualified educational expenses) are federally tax-free. Favorable state tax treatment may also apply based on employee residency. All contributions are after-tax.
Discounted Fitness Club Memberships	Regular full-time and part-time employees are eligible.	The employee pays the cost.	Employees receive up to a 60% discount (depending on the fitness center) on participating fitness club memberships.
Long-Term Care	Regular full-time employees working 37.5 hours per week and family members are eligible.	The employee (or enrollee) pays the cost.	A base plan or enhanced plan that provides a facility benefit amount of \$2,000/\$4,000, with 60% assisted living benefit and 50% home care benefit, if enrollee is unable to perform 2 of 6 activities of daily living or suffers from cognitive impairment. Lifetime maximums apply. Nonforfeiture and inflation protection options are available.
Prepaid Legal Services	Regular full-time employees working 37.5 hours per week are eligible.	The AIA pays the one-time enrollment fee and the employee pays the cost.	A prepaid legal plan where employees receive unlimited legal services covered either at 100% or discounted 25% depending on the legal matter.
Flexible Work Options	Regular full-time employees working 37.5 hours per week after specified eligibility period.		<p><i>Flexible work schedules</i> (immediate eligibility)</p> <p><i>Compressed workweek</i> (eligible to apply after 6 months of employment)</p> <p><i>Telework/telecommuting</i> (eligible to apply after 6 months of employment)</p>
Adoption Assistance Benefit	Regular full-time employees are eligible.	The AIA pays the cost.	Employees are eligible for a one time adoption reimbursement of up to \$3,000 toward the cost of legal fees, travel, or other adoption related costs.

This brochure is a brief overview of the benefits available to the employees of The American Institute of Architects. The Employee Retirement Income Security Act (ERISA) requires that each member in an employee benefit program be given a description of that plan. A Summary Plan Description will be provided separately for your review before you make your benefit elections. In the event of any inconsistency or conflict between this summary and the provisions of any plan document or contract; the plan document or contract will prevail.