



DEWEY & LEBOEUF LLP

DEWEY & LEBOEUF

## 2012 Benefits Program Overview for Attorneys



Dewey & LeBoeuf is a full-service law firm providing attorneys throughout the world. With over 1,100 lawyers in major financial and commercial centers, the firm represents national and global corporations, financial institutions and government agencies in their most complex legal matters. With more than a century of service, our strength and longevity lies in the breadth and depth of our knowledge of each industry.

Building on this heritage depends on the talent and dedication of the firm's most valuable resource: its lawyers and staff. The firm offers an extensive range of benefits that allows participants to customize their benefits to suit their lifestyle and family needs.

This guide is an introduction to the benefit plans available at Dewey & LeBoeuf. It includes a brief overview of the firm's plans, including who is eligible and when coverage begins.

## Health and Welfare Options

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The following Health and Welfare benefits are provided:

- Medical Coverage, which includes Prescription Drug Coverage
- Dental Coverage
- Vision Coverage
- Flexible Spending Account Options
  - Health Care Spending Account
  - Dependent Care Spending Account
- Life Insurance
  - Basic Term Life and Accidental Death & Dismemberment (AD&D)
  - Supplemental Term Life Insurance, which includes Estate Planning and Will Preparation Services
  - Supplemental Accidental Death & Dismemberment Insurance (AD&D), which includes Travel Assistance Services
  - Spouse/Same-Sex Domestic Partner Term Life Insurance
  - Child Term Life Insurance
- Disability Insurance
  - Short-Term Disability
  - Core Long-Term Disability (required)
  - Enhanced Long-Term Disability
- Group Personal Liability Insurance
- Worldwide Travel Medical Insurance
- Long-Term Care Insurance
- MetLaw Legal Services
- Commuter and Parking Program
- Employee Assistance Program
- Back-up Child/Elder Care
- MedjetAssist
- Corporate Gym Memberships
- Retirement Plan
  - Dewey & LeBoeuf 401(k) Savings Plan

## When Coverage Begins

New attorneys enroll for benefits within 30 days of the hire date.

In general, benefits begin the first of the month after the hire date, or on the hire date if it is the first of the month. There is a waiting period for disability benefits.

## Who Is Eligible

Coverage is available for attorneys, plus their spouse and eligible dependent children. Eligible dependents include unmarried children up to age 26 regardless of their student or marital status, if they are not eligible for their own coverage through their employer.

In addition, attorneys may choose to cover a same-sex domestic partner and his/her eligible dependents under the medical, dental and vision plans. Certification of the domestic partnership arrangement is required.

## Coverage Categories

There are four coverage categories for medical, dental and vision insurance:

- Individual;
- Individual + spouse or same-sex domestic partner;
- Individual + child(ren); and
- Family.

It's possible to choose one coverage category for medical and another for dental or vision insurance. Each family member must have the same plan, and the attorney must have coverage.

## Cost of Coverage

Dewey & LeBoeuf shares the cost of health and welfare benefits. Costs depend on the options selected and the number of dependent(s) enrolled for medical, dental, and vision coverage.



# Benefits: A Closer Look

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## Medical Coverage

The following is a brief description of each plan offered to Dewey & LeBoeuf Attorneys:

1. Empire BlueCross BlueShield EPO plan;
2. Empire BlueCross BlueShield PPO plan; and
3. Empire Total Blue<sup>SM</sup> with HSA (Health Savings Account).

None of these plans require participants to select a Primary Care Physician (PCP) or get referrals to obtain access to specialists.

The EPO plan covers care only from in-network providers participating in the Empire BlueCard program. The PPO plan provides true freedom of choice—the option of accessing care in- or out-of-network. Generally member costs are lower with a network provider.

The Empire Total Blue<sup>SM</sup> with HSA combines a high deductible health plan (HDHP) with a tax-advantaged savings account called a Health Savings Account (HSA). Once either the in-network or out-of-network deductible is met, this plan works just like a traditional PPO (with member expenses covered at 80 percent in-network and 60 percent out-of-network).

The HSA component of this plan is a special account, administered by Mellon Bank, which the firm sets up for the participant. Participants contribute to the HSA on a pre-tax basis and may use these funds to pay for any qualified medical expenses that are not covered by the medical plan. The IRS establishes the maximum contributions level for single and family coverage, and also allows a catch-up contribution for participants age 55 or older who are covered by an HDHP.

During the year, the HSA earns interest tax-free, and withdrawals to pay for qualified medical expenses are also tax-free. Account balances remaining at the end of the plan year roll over to the following plan year and continue to grow, with monthly contributions and interest, for future medical expenses.

## Prescription Drug Coverage

Coverage under any of the three Empire BlueCross BlueShield plans includes participation in the three-tier prescription drug program through Express Scripts (Empire's Pharmacy Benefit Manager). Participants have the choice of using retail pharmacies or accessing Empire's mail-order program.

## Dental Coverage

The firm offers two dental plans: the CIGNA Dental HMO program and the CIGNA Dental Preferred Provider Organization (PPO) program.

The CIGNA Dental HMO provides in-network benefits only with no deductible. Preventive and diagnostic services are covered in full. Participants are charged for restorative, major and orthodontia services according to the Patient Charge Schedule.

The CIGNA Dental PPO provides benefits both in- and out-of-network. Generally participants pay less for services from a network provider.

## Vision Coverage

The UnitedHealthcare Vision Care program provides comprehensive vision care services for attorneys and dependents. Through UnitedHealthcare's provider network, participants can receive a comprehensive eye examination, new lenses or contact lenses once every 12 months, and new frames from United Healthcare's broad selection every 24 months.

The program also offers an allowance for frames or contact lenses outside of UnitedHealthcare's covered-in-full selection if purchased from a network provider, as well as a separate allowance for services and materials purchased from out-of-network providers. Discounts on corrective eye surgery and other services are also available.

## Flexible Spending Account Options— Health Care and Dependent Care

Flexible Spending Accounts (FSAs) allow attorneys to set aside money on a pre-tax basis to pay for certain qualified expenses. Two FSAs are available. The Health Care FSA is for healthcare expenses that are not covered by insurance programs, such as deductibles and co-payments for medical, dental and vision expenses, among others.

The Dependent Care FSA is for qualified day-care expenses that allow the attorney, and spouse if married, to work or go to school full-time.

The minimum annual contribution to either account is \$240 and the maximum annual contribution to either account is \$5,000. Attorneys may elect to participate in either or both accounts, or may decline participation.

## Life Insurance

### Basic Term Life and Basic Accidental Death & Dismemberment (AD&D) Insurance

The firm automatically provides attorneys with Basic Term Life and Accidental Death & Dismemberment (AD&D) Insurance coverage of one times salary rounded up to the nearest \$1,000, up to a maximum benefit of \$500,000.

The value of any firm-paid life insurance benefit coverage over \$50,000 is considered imputed income to the participant. Tax on this imputed income is deducted from each paycheck.

### Supplemental Term Life Insurance

In addition to Basic Term Life Insurance coverage, participants may choose Supplemental Term Life Insurance in multiples of salary up to a maximum coverage level of four times salary. The maximum combined coverage amount of

basic and supplemental life is \$1 million. As a new attorney, a participant may elect up to two times salary without providing evidence of good health. Evidence of good health is required for coverage of three or four times salary.

### Estate Planning and Will Preparation Services

If you elect group supplemental term life insurance, you will receive the benefit of MetLife's Estate Resolution Services at no additional cost. This valuable service gives your beneficiaries the personal support of a Hyatt Legal Plans' attorney in person or via telephone.

MetLife's Will Preparation Service covers the participating plan attorney's fees for employees and their spouses for the following services:

Telephone and office consultations to discuss the preparation or updating of the employees and/or spouse's will;

- Preparation of the will(s);
- Updating of will(s); and
- Preparation of codicils.

### Supplemental Accidental Death & Dismemberment (AD&D) Insurance

In addition to Basic AD&D coverage, the firm offers Supplemental AD&D Insurance in multiples of a participant's salary to a maximum coverage level of five times salary, rounded up to the nearest \$1,000. The maximum AD&D coverage amount is \$1 million.

Family coverage is also available, with family members covered for a percentage of the attorney's AD&D coverage amount.



### **Travel Assistance Services**

If you elect supplemental AD&D insurance, you receive the benefit of MetLife's Travel Assistance Services at no additional cost. This service provides you and your dependents with medical, legal and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home.

You can also take advantage of MetLife's Identity Theft Solution benefit which is packaged with the Travel Assistance benefit. MetLife provides you with educational tools and resources to help prevent an identity theft occurrence. If you become a victim, you will receive personal assistance 24 hours a day, 365 days a year.

### **Spouse/Same-Sex Domestic Partner Term Life Insurance**

Attorneys can choose life insurance for a spouse or same-sex domestic partner in the following coverage amounts: \$10,000, \$25,000, \$50,000 or \$100,000. An attorney must elect at least one times salary supplemental term life insurance in order to enroll for spouse/same-sex domestic partner life.

Coverage of \$10,000 or \$25,000 is available without evidence of good health for the spouse or same-sex domestic partner. Higher coverage amounts require evidence of good health.

### **Dependent Child(ren) Term Life Insurance**

Dependent child(ren) term life insurance coverage is also available, in amounts of either \$5,000 or \$10,000, for attorneys who have elected at least one times salary in supplemental term life insurance. No evidence of good health is required if coverage is elected within 30 days of hire date.

## **Disability Insurance**

### **Short-Term Disability**

The firm automatically provides Short-Term Disability (STD) benefits for a documented illness, injury or pregnancy that lasts more than seven consecutive days. At first, full salary is paid to the disabled attorneys by the firm's long-term sick plan and other personal time (accrued vacation and floating holidays). If the disability continues after long-

term sick days and other time is depleted, the short-term disability benefits will be paid directly to the disabled attorney for up to six months.

### **Core Long-Term Disability**

The firm automatically enrolls attorneys in Core Long-Term Disability (Core LTD) coverage on the first of the month following or coincident with the three-month anniversary of their start date. This benefit is 100 percent employer-paid; attorneys pay imputed income on the cost of the coverage each paycheck. There is a three-month waiting period from the time that a participant is enrolled in LTD coverage until the time he or she is eligible to receive benefits.

Starting in the seventh month of a total and continuous disability, an attorney is eligible to apply for long-term disability income protection. Benefits equal 40 percent of salary at the time of the disability, less any other benefits payable, such as Social Security. The maximum monthly benefit is \$16,667. LTD benefits may continue as long as the participant remains disabled, up to age 65 provided he or she continues to meet the plan's definition of "disability."

### **Enhanced Long-Term Disability**

Attorneys may elect Enhanced Long-Term Disability coverage that would pay an additional 20 percent of pre-disability salary in the event of a continuous and total disability lasting more than six months. The maximum Enhanced LTD benefit is \$18,333, less any other benefits payable.

There is a three-month waiting period from the time that a participant is enrolled in LTD coverage until the time he or she is eligible to receive benefits.

The Core LTD combined with the Enhanced LTD can provide long-term disability coverage at 60 percent of salary to a maximum monthly benefit of \$35,000.

## Group Personal Liability Insurance

Group Personal Liability is an insurance policy that provides an extra layer of liability protection over your primary homeowner, automobile, watercraft and recreational vehicle policies. This coverage is available at a group discounted rate. Each employee can choose from the following limits: \$5 million, \$10 million, \$15 million, \$20 million or \$25 million.

This program, which is underwritten by Chartis Property Casualty Company and administered by Hub Personal Insurance, is designed to provide financial protection against personal lawsuits and features:

- Worldwide coverage with limits of liability up to \$25 million (typically not available to individuals);
- Uninsured motorist protection – \$1 million limit;
- No application and no individual underwriting; and
- Group discounted rates.

## Long-Term Care Insurance

Long-Term Care (LTC) insurance provides a benefit for prolonged physical illness, a disability or a cognitive impairment (such as Alzheimer's disease), that requires long-term care in a licensed nursing facility, home healthcare, respite care, hospice care or adult daycare.

Eligible participants can elect one of the five daily maximum plans: \$100, \$150, \$250, \$300 or \$400.

Contributions for coverage of active attorneys, spouses and domestic partners will be deducted from the attorney's paycheck. All other enrollees (parents, parents-in-law, adult children age 18 and older and their spouses) will be billed directly. Participants electing coverage within 30 days of employment will not need to demonstrate evidence

of good health. If coverage is elected at any time in the future, participants will need to demonstrate evidence of good health. All other enrollees will need to demonstrate evidence of good health.

## Worldwide Travel Medical Insurance *(supplements your primary medical insurance coverage)*

ACE American Insurance Company offers worldwide travel assistance services to attorneys and eligible dependents when traveling on firm business. These services are provided by Worldwide Assistance Services, Inc. and are to be used in addition to insured benefits.

Assistance is available 24 hours a day from anywhere in the world and includes:

- **Emergency Medical Services:** Medical Monitoring, Emergency Medical Transport, Medical Evacuation or Repatriation;
- **Emergency Travel Services:** Emergency Travel Arrangement, Emergency Cash, Emergency Message Relay, Interpretation/Translation; and
- **Pre-trip Information Services:** Cultural Information, Embassy and Consular Referrals, Visa, Passport and Inoculation Requirements.



## MetLaw Legal Services

MetLaw is a legal services benefit offered by Hyatt Legal Plans, the largest provider of group legal plans in the US.

The Plan covers representation for many personal legal services for enrolled participants and eligible dependents. Both telephone and in-person consultations are covered. Covered legal services include but are not limited to:

- Estate planning and document preparation;
- Financial matters including creditor negotiation, identity theft and tax audit representation;
- Real estate transactions;
- Civil lawsuits;
- Family law;
- Traffic offenses;
- Immigration assistance; and
- Consumer protection.

## Commuter and Parking Program

Attorneys can use pre-tax dollars to pay commuting expenses for public transportation, vanpool service or parking near public transportation or work. WageWorks is the administrator of this program.

The maximum monthly pre-tax deduction is \$125 for transportation expenses and \$240 for parking expenses. Commuter benefits can be elected, changed or cancelled at any time.

## Employee Assistance Program

The firm provides attorneys assistance and work-life benefits through GuidanceResources® to help with stressful life issues and personal concerns. This service is totally confidential.

## Back-up Child/Elder Care

Through an arrangement with Bright Horizons, a leading provider of employer-sponsored child/elder back-up care services nationwide, the firm provides emergency back-up care for children at centers near our offices or near the employee's home and at-home care for children or disabled elders when the regular caregiver is unavailable.

## MedjetAssist

MedjetAssist is a medical evacuation membership program for personal travel that arranges medical transfer to the hospital of your choice. If you become hospitalized more than 150 miles from home, either within or outside the continental United States and meet the transport criteria, Medjet will arrange medical transfer to the hospital of your choice at no additional cost. All you pay is the MedjetAssist membership fee.

MedjetAssist offers annual memberships for individuals or families and the program includes:

- Worldwide Evacuation and Repatriation Services;
- Medical Referrals;
- Medical Monitoring/Consultation;
- Telephone Interpretation;
- Emergency Message Relay;
- Legal Referrals;

- Visa, Passport and Immunization requirements information;
- Travel information, health and safety precautions;
- Mortal remains transfer; and
- Collect calls from anywhere in the world.

*Dewey & LeBoeuf has tried to ensure that this guide accurately reflects the firm's Benefits Program plan documents and contracts. Note that if there is any conflict or inconsistency between this guide and those documents or contracts, the documents or contracts will govern. The firm reserves the right to amend or terminate its Benefits Program in whole or in part at any time.*

## Corporate Gym Memberships

The firm has arrangements with various gyms to offer memberships at a corporate, discounted rate.

## Retirement Plan

### **Dewey & LeBoeuf 401(k) Savings Plan**

The 401(k) Savings Plan is a savings/retirement plan with two sources of tax-deferred saving contributions: a pre-tax 401(k) contribution and a Roth 401(k) contribution. Participants are eligible to participate in the Plan as of the first of the month after the hire date or on the hire date, if it is the first of the month.

**401(k) Contributions:** Participants can defer from one percent to 80 percent of pre-tax salary (within the IRS compensation limit of \$250,000) to the 401(k).

**Roth 401(k) Contributions:** In addition to the pre-tax 401(k), participants have the option to contribute on a post-tax basis to a Roth 401(k). Funds withdrawn from this account upon retirement will be tax-free when certain conditions are met.

**IRS Contribution Limit:** The 2012 IRS contribution limit to the pre-tax 401(k) and the Roth 401(k) combined is \$17,000.

**Catch-up Contributions:** Participants who are or attain age 50 or above in the plan year may make a separate contribution called a catch-up contribution. For 2012, the catch-up contribution is \$5,500 which can be made to either the pre-tax 401(k) or the Roth 401(k) or both.

**Vesting:** Participants are always 100 percent vested in all contributions and investment earnings.

Medical Plans - Monthly Costs - 2012			
Coverage Level	EPO (Empire BCBS)	PPO (Empire BCBS)	HDHP (Empire BCBS)
Associate, Counsel, Sr. Counsel and Economist	In-Network Only	In- and Out-of-Network	In- and Out-of-Network
Emp	\$155.00	\$273.00	\$104.00
Emp + Spouse	\$312.00	\$509.00	\$211.00
Emp + Child(ren)	\$280.00	\$475.00	\$190.00
Family	\$462.00	\$757.00	\$312.00

Dental Plan - Monthly Costs - 2012		
Coverage Level	HMO (CIGNA)	PPO (CIGNA)
Emp	\$16.00	\$34.00
Emp + Spouse	\$30.00	\$68.00
Emp + Child(ren)	\$34.00	\$68.00
Family	\$52.00	\$104.00

UHC Vision - Monthly Costs - 2012	
Emp	\$5.21
Emp + Spouse	\$8.78
Emp + Child(ren)	\$9.20
Family	\$12.72