

Bovis Lend Lease

Benefits at a Glance — Effective 01.01.07



MEDICAL INSURANCE — EFFECTIVE DATE OF HIRE	
<p>UnitedHealthcare Select EPO</p> <p>Employee Only — \$22 per pay period</p> <p>Employee plus 1 dependent — \$46 per pay period</p> <p>Employee plus 2 or more dependents — \$77 per pay period</p>	<p>In-Network \$20 non-specialist office co-pay; \$30 specialist office co-pay. No deductible, 100% hospitalization. Out-of-pocket maximum: NONE. Primary Care Physician required.</p> <p>Out-of-Network — NO COVERAGE.</p> <p>Rx Drug Network Coverage \$10 co-pay generic, \$20 co-pay preferred brand, \$40 co-pay non-preferred brand (per 31-day quantity). Mail Order Available.</p>
<p>UnitedHealthcare Choice Plus</p> <p>Employee only — \$24 per pay period</p> <p>Employee plus 1 dependent — \$51 per pay period</p> <p>Employee plus 2 or more dependents — \$85 per pay period</p>	<p>In Network \$20 non-specialist office co-pay; \$30 specialist office co-pay. No deductible, 90% hospitalization. In-network out of pocket maximum: \$1,500 individual; \$3,000 family.</p> <p>Out-of-Network 70% Reasonable & Customary coinsurance after deductible of \$500 individual, \$1,000 family. Out of network out-of-pocket maximum: \$4,000 individual; \$8,000 family. IMPORTANT — Charges over Reasonable & Customary do not apply to the out-of-pocket maximums.</p> <p>Rx Drug Network Coverage \$10 co-pay generic, \$20 co-pay preferred brand, \$40 co-pay non-preferred brand (per 31-day quantity). Mail Order Available.</p>
<p>UnitedHealthcare Basic PPO</p> <p>Employee only — \$10 per pay period</p> <p>Employee plus 1 dependent — \$23 per pay period</p> <p>Employee plus 2 or more dependents — \$37 per pay period</p>	<p>In-Network \$20 non-specialist office co-pay; \$30 specialist office co-pay. \$250 individual deductible; \$500 family deductible. 80% hospitalization after deductible. In-network out-of-pocket maximum: \$2,000 individual; \$4,000 family.</p> <p>Out-of-Network 60% Reasonable & Customary coinsurance after deductible of \$1,000 individual; \$2,500 family. Out-of-network out-of-pocket maximum: \$5,000 individual; \$12,500 family. IMPORTANT — Charges over Reasonable & Customary do not apply to the out-of-pocket maximums.</p> <p>Rx Drug Network Coverage \$10 co-pay generic, \$20 co-pay preferred brand, \$40 co-pay non-preferred brand (per 31-day quantity). Mail Order Available.</p>
<p>UnitedHealthcare Out-of-Area Plan (Indemnity Plan)</p> <p>Employee Only — \$24 per pay period</p> <p>Employee plus 1 dependent — \$51 per pay period</p> <p>Employee plus 2 or more dependents — \$85 per pay period</p>	<p>For employees living outside UnitedHealthcare network (out of area).</p> <p>80% Reasonable & Customary coinsurance after deductible of \$200 individual; \$500 family. Out-of-pocket maximum: \$1,500 individual; \$3,000 family. IMPORTANT — Charges over Reasonable & Customary do not apply to the out-of-pocket maximums.</p> <p>Rx Drug Network Coverage \$10 co-pay generic, \$20 co-pay preferred brand, \$40 co-pay non-preferred brand (per 31-day quantity). Mail Order Available.</p>
<p>Excellus (Ithaca Only)</p> <p>Employee Only — \$26 per pay period</p> <p>Employee plus 1 dependent — \$55 per pay period</p> <p>Employee plus 2 or more dependents — \$92 per pay period</p>	<p>\$15 co-pay for office visits.</p> <p>No deductible.</p> <p>Primary Care Physician required.</p>

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VISION INSURANCE / VSP — EFFECTIVE DATE OF HIRE

The Vision Service Plan

For those employees covered under one of the UnitedHealthcare Medical Plans or Excellus.
There is no additional charge for this benefit.

In-Network

Exam covered in full every 12 months.
Prescription Glasses: Lenses covered in full every 12 months.

- Single vision, lined bifocal and lined trifocal lenses
- Polycarbonate lenses for dependent children

Frame..... every 24 months

- Frame of your choice covered up to \$150
- Plus, 20% off any out-of-pocket costs

... or ...

Contact Lens Care every 12 months.

Your Co-pays

Exam \$10

Prescription Glasses \$10

Contacts No co-pay applies

Out-of-Network

Exam covered up to \$46 (once per calendar year).

DENTAL INSURANCE / METLIFE — EFFECTIVE DATE OF HIRE

Employee only	\$6 per pay period.
Employee plus 1 dependent	\$14 per pay period.
Employee plus 2 or more dependents	\$25 per pay period.
Dental deductible	\$50 per person per year.
Maximum benefits per year	\$1,500 per person.
Preventive care	100% (limited to two visits per year, 6 months apart) - no deductible.
Basic care (fillings, extractions, etc.)	80%
Major care (crowns, bridgework)	60%
Orthodontia	50%, up to \$1,500 lifetime

INSURANCE — LIFE AND DISABILITY — EFFECTIVE DATE OF HIRE

Reliance Standard Life Insurance Company Employee Basic Life Insurance Employee AD&D Insurance	Paid by the Company. Two times annual salary for each.
Reliance Standard Life Insurance Company Spouse and dependent children life insurance Supplemental employee life insurance	Paid by the employee through payroll deductions.
Short-Term Disability insurance Administered by Matrix Absence Management, Inc.	Paid by the Company. Benefit is up to 100% of salary for up to 180 calendar days of disability, if certified disabled by physician for at least eight (8) consecutive calendar days . The portion you receive is based on the amount of time you have been unable to work and your service with the Company as of January 1 of each year, as indicated in the table under Short-Term Disability in the Summary Plan Description located on the HR Link.
Reliance Standard Life Insurance Company Long-Term Disability insurance	Paid by the Company. After 180 days of disability, 60% of monthly salary. Maximum benefit: \$21,500/month.

HEALTH ADVOCATE

Health Advocate is a third-party service provided at no charge to salaried employees, designed to help with health benefits questions, coverage, locating providers and clinical/administrative issues. This innovative service is also available to your dependents (whether covered by Lend Lease benefit plans or not), as well as your parents and parents-in-law.

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FLEXIBLE SPENDING ACCOUNTS / HEALTH CARE AND DEPENDENT CARE — OPTIONAL

You may set aside up to \$5,000 in before-tax dollars to pay for certain expenses not covered by your health plan. You may also set aside up to \$5,000 in before-tax dollars to pay for approved child care expenses. You have thirty (30) days from your hire date to enroll or you can enroll during open enrollment.

TRANSIT REIMBURSEMENT PLAN — EFFECTIVE DATE OF HIRE

You may set aside up to \$110 for transit and/or \$215 for parking in pre-tax dollars to help pay for your travel expenses to and from work. This is a monthly election that can begin or end at any time during your employment at Bovis Lend Lease.

LEND LEASE 401(K) PLAN — EFFECTIVE DATE OF HIRE

Your contribution	<p>Before Tax (salary deferral) Up to 50% of your annual compensation subject to the allowable IRS maximum (\$15,500 in 2007).</p> <p>After Tax Up to 10% of your annual compensation. Catch-up Contributions for employees age 50 and over to a maximum of \$5,000 in 2007 (must meet the \$15,500 annual IRS pre-tax limit in order to contribute catch-up contributions).</p>
Company matching contribution	50% of the employee's before-tax contribution, up to 6%, subject to IRS limitations. You are eligible for company matching contributions after one (1) year of service.
Vesting	You are 100% vested in the Plan as of your date of hire as a salaried employee.

VACATION AND PERSONAL DAYS

Years of Service	Vacation Days
Less than 5 years	10 days per year (3.077 hours/biweekly)
5 years, but less than 10 years	15 days per year (4.615 hours/biweekly)
10 years or more	20 days per year (6.154 hours/biweekly)

You accrue vacation days from date of hire, and you may take vacation days after six (6) months of service.

Personal Days — Two (2) per calendar year. You may use personal days after six (6) months of service.

SICK DAYS

Sick Days — Six (6) per calendar year.

HOLIDAYS

The Company will be closed in observance of the following nine (9) holidays.

Holidays falling on a Saturday will be observed on Friday. Holidays falling on a Sunday will be observed on Monday.

If Christmas falls on a Tuesday or a Thursday, you'll receive an additional paid day off – the Monday before or the Friday after the holiday.

- New Year's Day
- President's Day
- Independence Day
- Thanksgiving Day
- Christmas Day
- Martin Luther King's Birthday
- Memorial Day
- Labor Day
- Friday After Thanksgiving

EMPLOYEE ASSISTANCE PROGRAM

At no cost to you, **Optum Care24** is available to you and your dependents by phone 24 hours a day, 7 days a week. You will be able to speak to master's level counselors and experienced registered nurses confidentially when you have concerns about health, personal, or family life issues.

TUITION REIMBURSEMENT

If approved by your PIC/Department Head, Bovis Lend Lease will reimburse up to \$5,250 per calendar year toward a degree that is related to the employee's career at Bovis Lend Lease.

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METLIFE AUTO & HOME GROUP INSURANCE PROGRAM

This program is a personal property insurance program designed for members of participating groups that allows them to apply to obtain auto, home, and other types of personal property insurance. This program gives you access to special group rates, hassle-free payment options, and unique built-in coverage features to protect you in the event of a loss.

Types of Available Policies:

- Auto
- Boat
- Home
- Fire
- Renters
- Mobile Home
- Condo
- Personal Excess Liability – Umbrella
- Recreational Vehicle
- Landlord's Rental Dwelling

When you apply for coverage through this group insurance program, you could benefit from special group rates and these special features that you might not be able to find elsewhere:

Convenient Payment Options — Premium payments can be deducted automatically from your paychecks or checking account, with no interest charges or service fees. In some instances, a down payment may be required. Other billing options are available.

Extended Customer Service Hours — Insurance Consultants are available on Saturdays and weekday evenings, so you can conduct your insurance business when it's most convenient for you.

24-Hour Claim Service — You can speak with a claim representative 24 hours a day, 7 days a week.

CRITICAL ILLNESS INSURANCE FROM METLIFE

As a new hire you have the opportunity to apply for Critical Illness Insurance. Critical Illness Insurance covers the first occurrence of six conditions – heart attack, cancer, stroke, kidney failure, major organ transplant, and coronary artery bypass graft. If you experience one of the covered conditions and meet the certificate requirements, you will receive a lump-sum payment to use as you see fit. Whether you choose to use your benefit payment to help pay for additional medical expenses or day-to-day living expenses, MetLife Critical Illness Insurance can help you conserve your "rainy-day" savings, retirement or college funds.

As a new employee you can apply for \$10,000 of coverage with simplified issue underwriting (3-4 questions) for yourself, your spouse/domestic partner, and 5,000 for dependent child(ren). Employees also have the opportunity to purchase additional coverage up to \$100,000 in \$10,000 increments, subject to additional underwriting criteria, for a total maximum amount of coverage of \$110,000 for the employee and spouse/domestic partner and \$10,000 for dependent child(ren).

See complete policy for more information.