

2010 EMPLOYEE BENEFITS PLAN

Innovative Technical Solutions for the 21st Century

Modern Technology Solutions, Inc. (MTSI) provides engineering and technical services in the areas of systems engineering and analysis, program development and management, ground and flight tests, technology development, and operational concepts. MTSI has an extensive background in low observable technology and flight tests, electronic counter measures, and ballistic missile defense systems engineering.

MTSI brings real-world test and operational experience to special studies and analysis that they perform for a variety of government customers. MTSI was recently selected for the third consecutive year, by Washington's Smart CEO Magazine as one of the "Future 50" fastest growing companies. MTSI has over 325 employees in over nine operating locations.

2010 Plan Pricing

	Blue Choice HMO	Blue Preferred PPO	TRICARE Supplement	Dental
Employee Only	\$25.79	\$33.61	\$33.50	\$3.05
Employee/Spouse	\$150.41	\$195.99	\$66.00	\$16.25
Employee/Child(ren)	\$111.77	\$145.67	N/A	\$21.54
Family	\$197.74	\$257.69	\$89.00	\$40.14
Co-Payment	\$20.00	\$20.00	N/A	N/A
Specialist	\$30.00	\$20.00	N/A	N/A
Deductible	N/A	\$500.00	N/A	N/A
Prescriptions				
Generic	\$10.00	\$10.00	\$3.00	N/A
Formulary/ Preferred Brand	\$20.00	\$20.00	\$9.00	N/A
Non-formulary/ Non-preferred	\$35.00	\$35.00	\$22.00	N/A
Maximum out of pocket limit per year	\$1,900 Individual \$5,500 Family	\$1,500 Individual \$3,000 Family	N/A	N/A

2010 Plan Prices reflect per payday deduction; 24 times per calendar year

Medical

- Blue Choice HMO
- www.carefirst.com
- Blue Preferred PPO
- www.carefirst.com
- TRICARE Supplement
- www.asicorptricaresupp.com

Dental

- MetLife
- www.metlife.com

Flexible Spending Account

- Dependent Care and Health Care (\$5,000 maximum annual deferral)
- www.myflexonline.com

Life Insurance

- The Standard
- 1x annual salary
- Minimum of \$50,000 and a maximum of \$275,000

Short-Term Disability

- Full time employees eligible after 30 days of employment
- Benefits begin on the 31st day of disability
- Disability benefit is 60% of salary

Long-Term Disability

- Full time employees eligible after 30 days of employment
- Benefits begin after 90 days of continuous disability
- Disability benefit is 60% of salary
- Maximum monthly benefit is \$6,000

401(k) Plan

- 100% matching, up to 6% of salary per pay (maximum \$9,000)
- Choice of several funds
- Plan contributions are tax deductible (within IRS limits)
- All contributions and investment earnings accumulate tax-deferred
- www.wellington401k.com/mtsi

Voluntary Life Insurance

- The Standard
- \$10,000 - \$500,000
- Premium paid by employee

Tuition Reimbursement

- Full time employees are eligible for reimbursement
- 10% annual salary per year

MTSI ESOP Plan

- 100% vesting in 6 years
- www.blueridgeesop.com

Comprehensive Leave

- Paid annually in advance on hire date
- 15 days (0-3 years)
- 17 days (4-7 years)
- 20 days (8-10 years)
- 25 days (after 10 years)

Corporate Holidays

- 1/1/10 - New Year's Day
- 1/18/10 - Martin Luther King, Jr. Day
- 2/15/10 - President's Day
- 5/31/10 - Memorial Day
- 7/5/10 - Independence Day
- 9/6/10 - Labor Day
- 10/11/10 - Columbus Day
- 11/11/10 - Veterans' Day
- 11/25/10 - Thanksgiving Day
- 12/24/10 - Christmas Day

For more information, contact the MTSI Human Resources Staff

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