

Advanced Disposal Services Benefits Overview

Advanced Disposal Services offers a comprehensive Health and Welfare Plan to all of its full time employees. This Plan includes Major Medical, Dental (including adolescence orthodontics), Vision, Life, Supplemental Life, Spouse Life, Child Life and a Retirement Plan (401k). Most of these plans were strengthened in 2007 and continued into 2008 to add value to our employees as is evident in the narrative. This was done to support one of the goals within the company's strategic plan, which is to attract and maintain a highly competent and fairly compensated workforce.

Major Medical –Advanced Disposal chose Blue Cross and Blue Shield of Florida and utilizes a PPO for major medical health insurance. BCBSFL allowed us to expand the number of providers that we could offer to our employees and also increases employee's flexibility in choices. BCBSFL also enables the employee to enjoy higher discounts with their providers when co-insurance applies. Currently our employees pay a 10% co-insurance rate on hospitalization and complex imaging, compared to an average of 20% in our industry. We currently have an in-network deductible of \$300 per employee per year, compared to the industry average of \$500. Our co-pay for a visit to a specialist (we do not require pre-authorization) is \$20.00 per visit compared to an industry average of \$30.00 per visit.

Dental – Advanced Disposal utilizes United Concordia as our PPO Dental provider. This allows us to increase the number of providers our employees have to choose from compared to other plans. We were able to include pediatric orthodontics in the plan. We currently do not have a deductible and pay 100% of in-network charges for preventative services; basically the employee has no out-of-pocket charges for preventative care.

Vision – Advanced Disposal contracts with EyeMed (a division of Cole Vision) to be its vision provider. EyeMed's association with Cole Vision allows our employees access to the largest number of network providers.

Life Insurance – Advanced Disposal offers free of charge, \$15,000 of term life insurance to its full time employees. In addition, employees may purchase up to \$250,000 of supplemental insurance on themselves, and up to 50% of their covered amount on their spouse. Child Life is offered at a flat amount (\$1.20 per month) on \$10,000 worth of coverage. The \$1.20 rate is constant regardless of the number of children covered.

401(k) –Currently Advanced Disposal will match 100% of the employee's first 4% of pre-tax deductions. The employer match is vested 100% from day one. Our 401(k) administrator is Merrill Lynch, one of the premier administrators in the retirement industry. Merrill Lynch goes to all of our locations (which is done during Open Enrollment) to personally assist those employees who have questions concerning their 401(k) and the choices they should make. Merrill Lynch also added a Certified Financial Planner who will field calls from our employees who have questions. This is in addition to the Customer Service Department that maintains their "800" line for processing.

Paid-Time Off – Advanced Disposal provides paid time-off to all of its full-time employees following their 90-day introductory period. The following schedule applies:

After 1 year	Five (5) vacation days
After 2 years	Ten (10) vacation days
After 7 years	Fifteen (15) vacation days

In addition to paid vacation days, full-time employees will also receive up to six (6) paid personal days per year.

In addition, the Company observes five (5) paid holidays:

- New Year's Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

The Company also has paid time-off policies to include funeral time and jury duty.