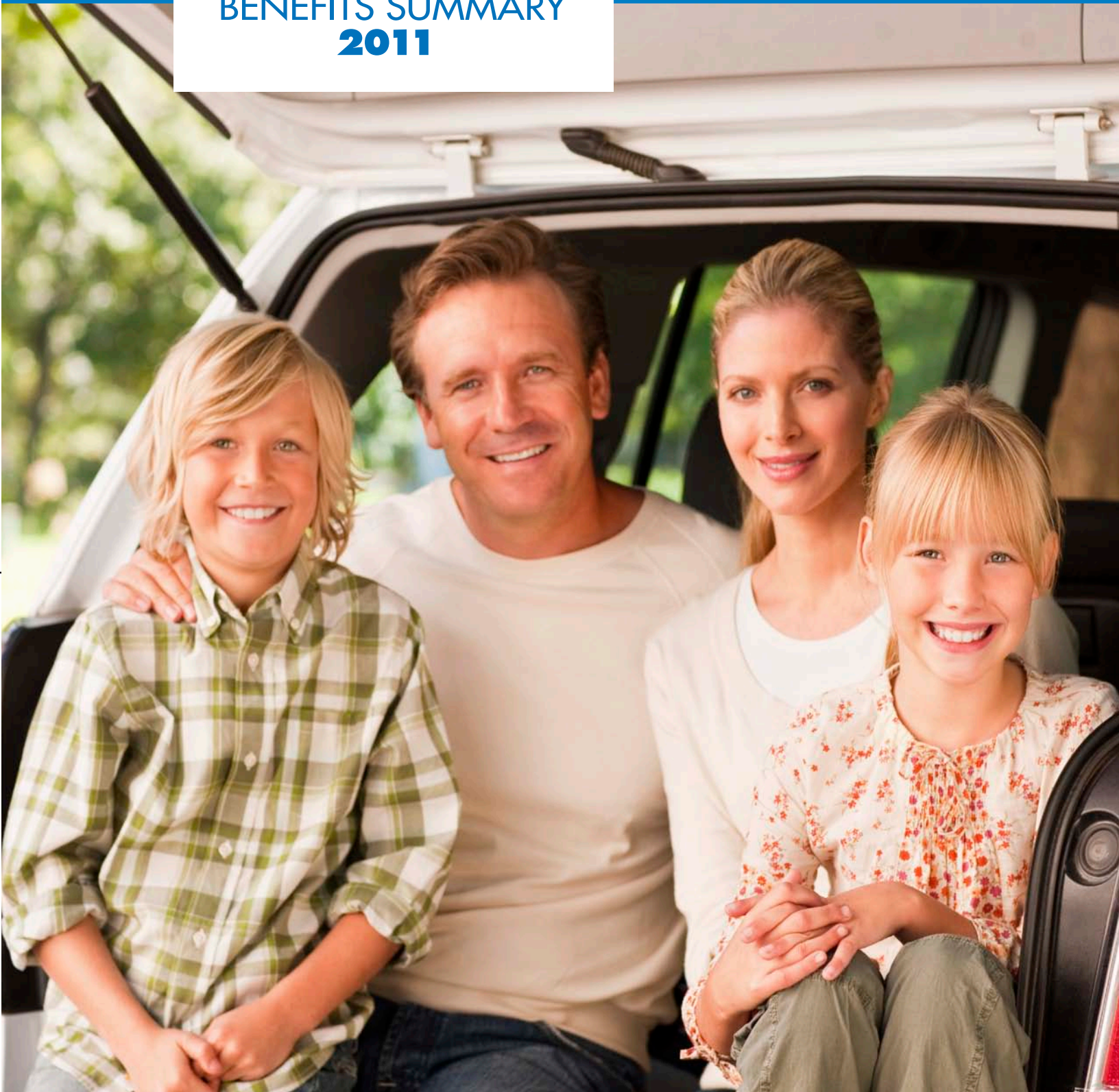




BENEFITS SUMMARY 2011





ENERGY LABORATORIES • 2011 BENEFITS SUMMARY

We are pleased to provide you with this summary that outlines the benefits you receive as an Energy Laboratories employee.

Our employees are our most important resource and Energy Laboratories spends a substantial amount of money each year to provide benefits to protect you and your family. We are thoughtful and diligent with benefit and vendor selection and take great pride in the high quality benefit packages we offer.

We also do our best to help control healthcare costs so that we can continue to offer superior benefit packages. By being a smart healthcare consumer and using your health plan wisely, you can help us to manage the costs of coverage for you and your family.



MEDICAL

GROUP POLICY #: 0000130

Medical insurance is designed to pay for many of your health care expenses and to protect you financially, in the event of a major illness.

- **Deductible:** \$1,000/\$2,000
- **Coinsurance:** 80/20
- **Maximum Out-of-Pocket:** \$2,000/\$4,000

Pharmacy (Rx) Benefit:

Name Brand Drugs: 80% after deductible

Generic Drugs: 100% after deductible

An Open Enrollment period is a time during which all persons eligible but not enrolled in our Group Health plan can enroll. Open Enrollment is December 1 to December 31 of each year.

INSURER:

Employee Benefit Management Systems (EBMS)

PO Box 21367

Billings, MT 59104-1367

Policy #: 0000130

Customer Service: 1.866.304.1343

www.ebms.com

FLEXIBLE SPENDING ACCOUNT

The Flex plan allows employees to pay for pre-tax benefits through payroll reduction. Medical spending account and dependent care contributions are made through this agreement.

Maximum Elections for 2011: \$5,000 Dependent Care
\$5,000 Medical Spending

Annual Election Period: December 1 - December 31

Examples of Eligible Health Care Expenses:

- Medical/dental plan copays and deductibles
- Glasses, contacts and contact solutions
- Laser surgery to correct vision
- Orthodontia expenses
- Chiropractic expenses

Dependent Care Flexible Spending Account:

- Allows for you to pay for dependent care expenses incurred in order for you and your spouse to work or attend school

Use It or Lose It

- While you are allowed to convert a substantial number of dollars into tax-free income, it is important that you only allocate dollars to each account that you can reasonably expect to spend. Any dollars allocated to your FSA that are not spent are forfeited, hence "Use It or Lose It."

PROVIDER:

Employee Benefit Management Systems (EBMS)

PO Box 21367

Billings, MT 59104-1367

Customer Service: 406.869.6526/877.236.9868

www.ebms.com



GROUP LIFE INSURANCE

POLICY #: 0000130

Upon the death of the insured individual, the beneficiary will receive the face amount of the policy. The total amount received will be free from income tax.

BENEFIT:

- 100% Employer Paid Benefits
- Death Benefit: \$15,000
- AD&D: \$15,000 - if death is due to an accident, the beneficiary will receive two times the death benefit

VOLUNTARY LIFE/AD&D/DEPENDENT LIFE

POLICY #: 0000130

BENEFIT:

- 100% Employee Contribution
- Benefit Min/Max: \$20,000-\$500,000
- Benefit Increment: \$10,000
- Dependent Life: \$10,000-\$250,000 - no more than 50% of employee life insurance amount
- Benefit Reductions: Start at age 65

Please see Summary Plan Document for details.

Guarantee Issue	
Employee	\$130,000
Spouse	\$50,000
Child	\$10,000

Open Enrollment Period is December 1 - December 31. During this time, you are able to adjust your coverage amount with no medical underwriting - guarantee issue.

INSURER:

Assurant Employee Benefits

PO Box 419876

Kansas City, MO 64141

Policy #: 52843

Customer Service: 1.800.733.7879

Claims Email: LifeClaims@assurant.com

www.assurantemployeebenefits.com

INSURER:

Assurant Employee Benefits

PO Box 419876

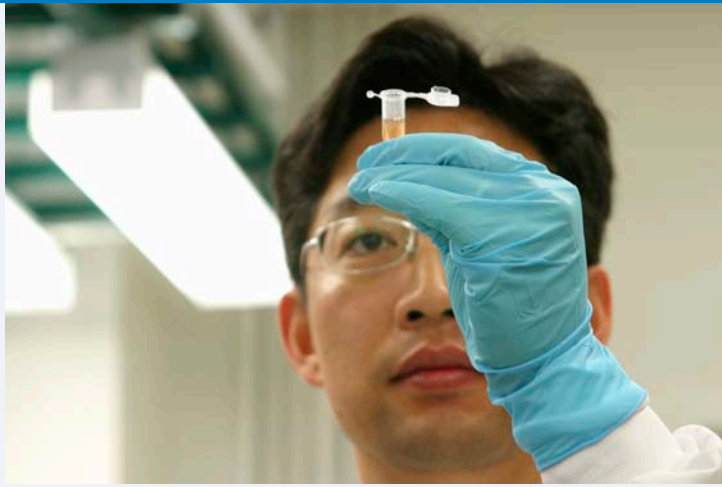
Kansas City, MO 64141

Policy #: 52843

Customer Service: 1.800.733.7879

Claims Email: LifeClaims@assurant.com

www.assurantemployeebenefits.com



LONG-TERM DISABILITY INSURANCE

POLICY #: 52843

If you become disabled for an extended period of time, this insurance along with social security provides a monthly income to your family until retirement or until you are able to return to work.

BENEFIT:

- 100% Employer Paid Benefit
- Benefits Begin: after 3 months of disability
- Benefit Duration: Until Social Security Normal Retirement Age (SSNRA)
- Payment: up to 66 2/3% of monthly insurable earnings
- Maximum Benefit: \$4,000 per month

INSURER:

Assurant Employee Benefits

PO Box 419568

Kansas City, MO 64141

Policy #: 52843

Customer Service: 1.800.733.7879

Claims Email: DisabilityClaims@assurant.com

www.assurantemployeebenefits.com

SHORT TERM DISABILITY LEAVE (STDL)

The purpose of the STDL plan is to assist employees in extending their pay when a Qualifying Event occurs.

Eligibility: Employees are eligible for participation in the STDL plan if they have worked for Energy Laboratories, Inc. for at least one year and, for 1250 hours over the previous 12 months.

An employee's pay is continued at 100% of their regular rate while on Short Term Disability Leave.

Accrual of STDL:

- 1 to 2 years completed service - 1 week
- 2 to 5 years completed service - 2 weeks
- 5+ years completed service - 3 weeks

Accruals will be posted annually on the employee's date of hire. Short Term Disability Leave will accrue to a maximum of 480 hours. Short Term Disability Leave is not subject to payout due to termination of employment.



SUPPLEMENTAL INSURANCE

Supplemental insurance is through AFLAC. The employee is responsible for 100% of the premium. The premiums are paid through payroll deduction.

Supplemental Insurance Options include:

- Accident/Sickness
- Short-Term Disability
- Cancer Policies
- Dental

PAID TIME OFF (PTO)

Energy Laboratories, Inc. Paid Time Off emphasizes flexibility to meet employee needs. Continuation of pay during employee absences for personal reasons is described in the plan and is called Paid Time Off (PTO). Energy Laboratories, Inc. policy gives the employee both the freedom and the responsibility to make intelligent decisions for scheduling time off to meet personal needs. Advanced scheduling is the key to make this program effective for everyone. An employee will want to save PTO for the unexpected illness or emergency.

PTO Accrual is capped at 200 hours. Weekly accruals will not be made beyond the cap.

Eligibility: At the end of the probationary period, newly hired employees will receive and be able to utilize PTO in their account as calculated from their hire date per the schedule below.

Calculation: Hours worked in week (40 hours) x Base Hours Earned per week

Eligibility	Annual Accrual	Weeks	Days	Base Hours Earned per Week
At 6 months	80 hours	2	10	1.539
Start 3rd Year	120 hours	3	15	2.308
Start 6th Year	160 hours	4	20	3.077

INSURER: AFLAC

Attn: Daryn Fredrickson
PO Box 80094
Billings, MT 59108

www.aflac.com



PROFIT SHARING

Energy Laboratories, Inc. distributes 25% of the pre-tax profits of the company to employees.

One half of this amount is distributed thru direct profit sharing payments. Distributions are calculated on a quarterly basis and distributed upon sufficient accumulation. An employee must be on staff at the time of distribution to receive a payment. Each employee's share is calculated on a pro-rata basis based on individual compensation during the quarter that the profits were incurred.

The other half of the profit sharing balance is contributed by the company to the Energy Laboratories, Inc. Employee Stock Ownership Plan (ESOP).

ENERGY LABORATORIES, INC. EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)

The Energy Laboratories, Inc. Employee Stock Ownership Plan ("ESOP") is a qualified retirement trust similar to a pension or a 401(k) plan. The ESOP trust, however, is designed to invest primarily in the stock of ELI. This allows employees to be rewarded for their efforts by sharing in the profitability and growth of the company.

An employee is eligible to participate in the Plan if they are at least 21 years old and have completed one year of Service with Energy Laboratories, Inc. A "Year of Service" is defined as a 12-month period in which 1,000 hours or more is worked. An employee will become a participant on January 1 or July 1 falling on or after the date that age and service requirements are satisfied. Generally ESOP benefits are received upon retirement.

A detailed summary of the plan can be provided upon request from HR.

INSURER:
Blue Ridge ESOP Associates

www.esopconnection.com/energylabs



WEB BENEFITS DESIGN - BENEFIT PORTAL

- **LOGIN:** www.mybenesite.com/energylab
- **USER NAME:** energylab
- **PASSWORD:** benefits

24/7 up-to-date benefit information with:

- Benefit Summaries
- Provider Directories
- Provider Forms
- Tax Forms
- FAQs
- Cobra/HIPPA Information
- Wellness

401(K) PLAN

Energy Laboratories, Inc. offers its employees the opportunity to save for their retirement with tax-free deferrals. Employees are eligible to make these deferrals into the Energy Laboratories, Inc. 401k plan after six months of service. When the new employee becomes eligible they will receive an enrollment packet from Wells Fargo explaining the sign up procedure. A new employee will be automatically enrolled at six months with a 3% deferral rate. The employee has 30 days to notify Wells Fargo if they choose not to participate.

The deferrals are automatically invested in the Target Date Funds in Energy Laboratories, Inc. 401k plan. The participant has the opportunity to change the deferral rate or investment elections when they become eligible. The enrollment packet explains how to manage their account.

Currently there are no company deferrals into employees' 401(k) accounts. The company retains the right to make discretionary deferrals.

ADMINISTRATOR: Wells Fargo

Wells Fargo Benefit Helpline: 1.800.498.2361
Customer Service: 406.657.3495
www.wellsfargo.com/retirementplan



**For questions regarding any
of the benefits, please contact:**

Tammy Compton
Account Manager
Mountain West Benefits

Direct: 406.867.0110
Toll-free: 1.877.343.1060