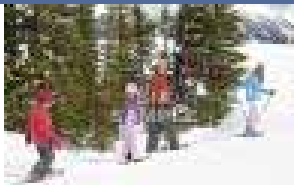




Benefit Program

Benefit Program for Independent Sales Representatives / Manufacturer's Representatives



zerochaos

SnowSports Industries America is pleased to announce the development of a benefit program for our members' independent sales professionals that will provide them access to an established benefit platform through our partner, **ZeroChaos**. ZeroChaos is a national payrolling and staffing support firm based out of Florida that provides payrolling and benefit services to many Fortune 500 firms and has put together a robust program for SnowSports Industries America. By joining this program you will have access to a comprehensive benefit plan, secure work injury protection and much more!

This program is designed specifically for independent **sales professionals or independent manufacturers representatives** so that they may have access to quality benefits at a competitive price as well as other important benefits. By taking advantage of a specialized IRS employment categorization, independent sales professionals may become “statutory employees” of ZeroChaos to access their comprehensive benefit programs and receive workers compensation insurance. As a statutory employee of ZeroChaos, Independent sales representatives will fall into an established IRS category which combines the flexibility of being an independent contractor while providing some of the employer protections that are afforded to regular W2 employees. To review additional information about this categorization, please feel free to visit the following IRS publication 15A which details the definition of the statutory salesperson: <http://www.irs.gov/pub/irs-pdf/p15a.pdf>.

The benefits of joining this program include:

1. Access to a qualified national group medical and supplemental plans with no medical underwriting.
2. Workers compensation coverage extended to you to protect you against work-related injury.
3. Unemployment coverage extended to you to protect your income for a period of time, if ever needed.
4. Optional consolidated compensation process, should you decide to have all commission payments run through ZeroChaos.
5. Online access to all personal information including payroll and benefit information.
6. Retain independent contractor flexibility, but receive important “statutory employee” benefits: “The best of both worlds”
7. Avoid penalties and interest associated with FICA non-payment or late payment, as ZeroChaos will collect & remit for you on all wages run through us.

Benefit Program Details

The following group benefit plans will be offered by ZeroChaos to all Independent Sales Representatives / Manufacturer’s Representatives:

Plan Type	Carrier	Plan Description
Group Medical Healthcare Plan	United Healthcare	A fully insured national group HDHP health savings account offered to provide medical coverage to members.
Group Dental Plan	SunLife Financial	A passive PPO dental plan providing both in and out of network dental coverage.
Group Vision Plan	Balanced Care	A full vision PPO plan offering in and out of network coverage. Glasses, contacts and eyecare coverage provided.
401k Retirement Plan	Great West	Qualified retirement plan where eligible employees can deposit pre-tax dollars into a variety of mutual fund investments.
Section 125 Plan – Pre-Tax Benefits	eFlex Group	Pre-Tax Insurance Deductions for Group Health Plans

** Much more information to come on these plans!*

Frequently Asked Questions



Q: When can I join?

A: You can join the program for the 1st of any month. Initial Program Enrollment is April 1 - 30th, 2010; You may also enroll any time thereafter 1st of each month.

Q: How are we able to gain access to ZeroChaos benefits?

A: You will be categorized as a "Statutory Employee" which is an IRS categorization of employee for certain independent sales professionals. As such, you will be able to be an employee of ZeroChaos allowing you access to our group benefit programs .



Q: What are the implications of me being a statutory employee of ZeroChaos?

A: You will not be required to pay Federal and State income taxes, but will need to pay other taxes such as workers compensation and unemployment. While we cannot provide tax guidance, we recommend you seek guidance from your accountant about having all or a portion of your wages run through ZeroChaos in order to access certain benefits. We will provide you with a W2 for the wages run through ZeroChaos.

Q: Do I have to go through medical underwriting to join the group medical plan?

A: No, you do not. Any individual and dependent(s) may join as this is a group medical plan available to all eligible employees.

Q: How do I pay for the insurance?

A: The program will require that your commission be sent to ZeroChaos prior to payment directly to you. We have a weekly pay schedule for pay dates of Fridays. Upon receipt of your commission or payout, we will ensure a 5 day turnaround for payment on the next applicable pay date. The deductions will come out of each check on a pre-tax basis via our Section 125 plan.

Q: What other benefits will I have access to?

A: There will be a comprehensive benefit program available to you including group medical, dental, vision, life insurance, 401k and more! Certain eligibility parameters may need to be met for the 401k plan.



Q: Why do I have to pay for Workers Compensation and Unemployment?

A: These employer protections will be made available to you should you ever get injured while working or need unemployment benefits.

Q: Do I have to pay Federal and State Income Tax?

A: No, you do not. This would be done via your normal process of estimated payments or final payments. As a "statutory" employee, this responsibility stays with you. We advise you to consult with an Accountant or CPA.

Q: Do I have to use all benefits available to me?

A: No, you do not. You can select the benefits of your choice in an a la carte fashion and at different coverage levels.

Q: Can I add/drop my group healthcare plans at any time throughout the year?

A: You can only add/drop benefits during open enrollment (January) or if you incur a qualifying event such as marriage, birth of a child, divorce, etc.. As we utilize a Section 125 plan, your deductions will come out pre-tax, but you are committed to participate in the plan until either opportunity exists to cancel, change or add coverage.

Q: Who do I call if I am interested in the program?

A: ZeroChaos will be supporting the program from a customer service perspective. Please do not contact SIA for assistance with implementing the program. We hope you can attend an informational meeting at the SIA Snow Show in Denver on January 29 – 31st; where two meetings a day will be scheduled. If you cannot attend any meetings, please send an email with your contact information to ZCbenefitsforSIA@zerochaos.com and a ZeroChaos representative will reach out to you with some follow up information.





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