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Your 2015 Total Rewards Statement

We are pleased to provide you with this personalized statement of your earnings and benefits for 2015. It is our sincere hope that the protection and security of these benefits will make life better for you today as well as provide you with a more secure future.

Your personalized statement not only gives you a brief summary of your benefits, but also provides "costs of benefits" information, which is important when considering your total compensation. More importantly, this statement reflects information about you – about your earnings, your benefit choices and your future. And, as some of these benefits are based on your earnings and length of service with our company, their value will grow as your earnings and service years increase.

We are constantly working to provide you with a benefit package that is competitive and progressive within our industry and our community. We greatly appreciate your continued service and dedication to the company.

My 2015 Total Rewards Value...

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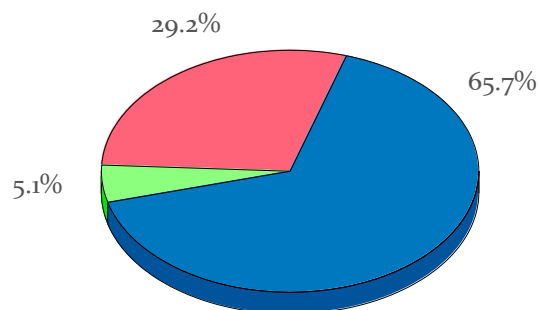
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	<i>Company cost</i>
annual earnings	
your annual earnings	\$39,172.22
2014 bonus	\$400.00
total earnings	\$39,572.22
your employer-provided benefits	<i>employer share</i>
medical	\$8,498.04
dental	\$818.64
life insurance	\$96.00
long-term disability	\$219.36
short-term disability	\$135.60
social security/medicare	\$2,905.41
unemployment	\$227.00
worker's compensation	\$123.00
estimated 401(k) contribution	\$1,175.17
health savings account	\$1,500.00
cell phone allowance	\$600.00
total benefits cost	\$16,298.22
time off	
paid time off (10 days)	\$1,506.62
holidays (8 days)	\$1,205.30
floating holiday (1 day)	\$150.66
total time off value	\$2,862.58
(value included as part of annual earnings)	

Value of Your 2015 Total Rewards:

\$55,870.44

- earned income
- company-paid benefits
- time off



401(k)...

Your Company encourages you to save for retirement. In 2015, you may contribute up to \$18,000 of your compensation (plus a catch-up contribution if age 50 or over). Your Company allows you to (1) make pre-tax deposits into a traditional account where contributions and investment earnings grow tax-deferred until withdrawn at retirement; and/or (2) make after-tax deposits into a Roth account where qualified withdrawals are received tax-free at retirement. **(Please consult carrier for details regarding Roth qualified distributions.)**

Effective 2015, you can invest in the 401(k) plan with pre-tax contributions in a traditional account or with after-tax contributions to a ROTH account. Use the retirement planning calculators on the website to see which is best for you!

After six months of service, Your Company will match \$0.50 for every \$1.00 you contribute up to the first 6% of your salary. You may invest your contributions in several different investment options. Please see your plan summary for more details.

your current contribution	6.0%
your estimated annual contribution	\$2,350.33*
employer estimated annual match	\$1,175.17*
your total account balance (as of 1/1/2015)	\$11,676.27

Did you know?

Many plans require five or more years of service before you are fully vested in the employer match. With Your Company full vesting is immediate!

*estimated annual figures based on your contribution level, your income shown in this statement, the employer's match and IRS guidelines

How much could I have at retirement?

Although future value cannot be accurately predicted, your 401(k) account is expected to grow over time. Below are hypothetical projections based on the figures above. These projections assume that your contribution and the contributions made by Your Company will continue and remain constant. Your investment performance will vary.

annual rate of growth	estimated value in 10 years	estimated value at Age 65
4%	\$61,304.36	\$194,841.99
6%	\$70,167.44	\$274,188.99
8%	\$80,366.35	\$390,791.43

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Medical...

current medical plan:	HDHP plan
current medical election:	family coverage
annual premium paid by Your Company for you:	\$8,498.04
Your Company's annual contribution to your HSA:	\$1,500.00

Dental...

current dental election:	employee / spouse
Your Company's share of the premium:	\$818.64

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Life Insurance...

To help in providing for those who depend on you, Your Company provides you with two times your eligible annual earnings in group term life insurance. If your death is accidental, the Accidental Death benefit will be paid in addition to your Insurance Benefit.

Reminder...

Is your beneficiary information up to date? To review, change or update your beneficiary, log onto *Benefits Website*.

your life insurance benefit is:	\$80,000.00
your accidental death benefit is:	\$80,000.00

Disability Income Protection...

Should you become unable to work due to a disability, income protection is offered under both short-term and long-term disability plans.

Short-Term Disability - After 30 days of disability, you may be eligible to receive a benefit of 60% of earning up to \$1,000 per week, less other income benefits. This benefit is provided at no cost to you. This plan could provide you with a benefit of:

estimated weekly benefit: \$452.00

Long-Term Disability - After 180 days of disability, you may be eligible to receive a monthly benefit of 60% of your eligible earnings to a maximum of \$10,000 per month, less other income benefits. This benefit is provided at no cost to you. This plan could provide you with a benefit of:

estimated monthly benefit: \$1,958.60

Time Off...

Your Company recognizes the value of taking time away from work. Paid Time Off (PTO) is earned based on your length of service. In addition, Your Company celebrates 8 holidays and one floating holiday annually. Please contact Human Resources for further details. *The number of days below are the estimated number of days you earn in a 12-month period based on length of service and do not include any hours accumulated in your bank. The value of time off benefits is included as part of your annual income.

	<u>annual # of days*</u>	<u>dollar value</u>
paid time off	10.0	\$1,506.62
holidays	8.0	1,205.30
floating holiday	1.0	150.66
total value of time off benefits:		\$2,862.58

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Wellness...

To encourage healthy habits for employees, Your Company offers wellness incentive program. This program is offered to all employees and provides incentives for participation in activities designed to promote a healthier lifestyle. Sign onto the *Benefits Website* for more information.

Employee Assistance Program (EAP)...

In an effort to help employees balance the demands of work, life and personal issues, Your Company provides an Employee Assistance Program (EAP). This program provides certain confidential online professional counseling services to you, your dependents and your household family members. Services include but are not limited to:

- Marriage counseling
- Bereavement counseling
- Parental counseling
- Anger management
- Stress relief
- Substance abuse
- Family counseling
- Personal counseling
- Consumer credit counseling

Statutory Benefits...

Social Security & Medicare: Both employers and employees in the U.S. are required to pay taxes to help fund Social Security and Medicare (FICA taxes). These funds provide a minimal level of retirement income for you and your spouse, Medicare, disability benefits and survivor income for your spouse and dependant children.

annual share paid by Your Company for you: \$2,905.41

Unemployment & Worker's Compensation: Your Company provides Unemployment Insurance and Worker's Compensation Insurance as required by current laws.

unemployment premium paid by Company for you: \$227.00

worker comp premium paid by Company for you: \$123.00

Voluntary Benefits...

Voluntary Benefits: Voluntary employee paid insurance plans are available. Please consult the plan document for the details and eligibility requirements of each plan. The plans listed here may be available and our records indicate your participation as noted. (*indicates benefit cost can be paid through 125 plan)

<u>voluntary benefits:</u>	<u>benefit/contribution</u>	<u>current status</u>
term life	\$50,000	enrolled
spouse term life	\$10,000	enrolled
dependent life		not enrolled
cancer insurance		enrolled
accident insurance		not enrolled
medical FSA		not enrolled
dependent FSA	\$20 per pay period	not enrolled
health savings account	\$20 per pay period	enrolled

Tax-Saving Section 125...

Section 125 Plan: Your Company offers a 125 plan, which allows your share of the premium for medical, dental and certain voluntary benefits as well as contributions to Flexible Spending Accounts to be paid with pre-tax dollars. This lowers your taxable income and therefore your federal taxes. Based on your participation in eligible plans, your estimated tax savings is shown here. (assumes all eligible premiums paid by you are paid through this plan)

your estimated annual tax savings:

\$1,296.65

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		Phone	Web
Medical Insurance	BlueCross BlueShield	1-800-565-9140	www.bcbst.com
Dental Insurance	Delta Dental	1-800-223-3104	www.deltadental.com
401(k) Plan	John Hancock	1-800-395-1113	www.jhpensions.com
Disability Insurance	UNUM	1-800-421-0344	www.unum.com
Cancer / Accident	AFLAC	1-800-992-3522	www.aflac.com
Social Security	Social Security	1-800-772-1213	www.ssa.gov

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Your employee benefits contribute greatly to your annual compensation and to your personal well being. The purpose of this report is to help you better understand the value of your benefits program. If you need help in understanding the contents of your statement, please contact Human Resources. This report is only a summary. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. In case of a discrepancy between this statement and the plan documents, the plan documents will prevail.