

Mary L. Smith 123 Home Address City, State 12345

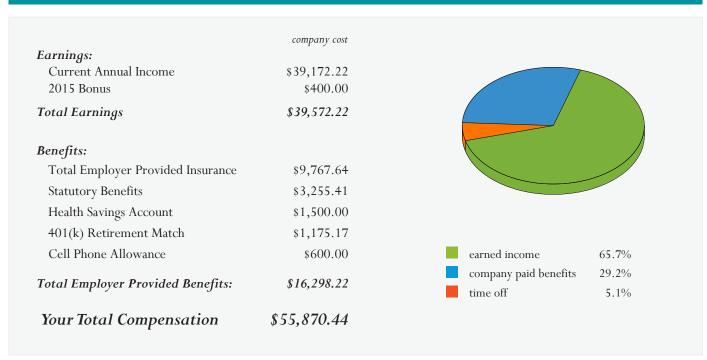
Confidential Information Enclosed

We are pleased to provide you with this personalized total compensation statement for 2016. 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 employee benefits contribute greatly to your annual compensation and to your personal well being. This statement not only gives you a brief summary of your personal benefit elections, but also provides "costs of benefits" information, which is important when considering your total compensation.

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

Value of your 2016 Total Compensation Package from your Company





Summary of Your Compensation & Benefits

Employer Provided Benefits:		company co.
Medical	HDHP plan - family	\$8,498.0
Dental	family	\$818.6
Short-Term Disability	60% of weekly pay	\$135.6
Long-Term Disability	60% of monthly pay	\$219.3
Basic Life & AD&D	two-times earnings	\$96.0
401(k) Retirement*		\$1,175.1
Social Security & Medicare		\$2,905.4
Unemployment		\$227.0
Workers' Compensation		\$123.0
Cell Phone Allowance		\$600.0
Health Savings Account		\$1,500.0
Total Benefits		\$16,298.2
Time Off:		
Paid Time Off	10 days	\$1506.6
Holidays	8 days	\$1,205.3
Floating Holiday	1 day	\$150.6
Total Time Off Value		\$2,862.5
(included as part of base	e annual income)	

^{*}estimated value based on your income, your contribution to the plan, the company match and IRS guidelines

Contacts		
<u>contacts:</u>	website:	phone:
Medical Dental 401(k) LTD/STD Cancer Accident	bcbst.com deltadental.com jhpensions.com unum.com aflac.com	800-565-9140 800-223-3104 800-395-1113 800-421-0344 800-992-3522 800-992-3522

Employer Provided Benefits & Time Off:

- Medical & Dental: Your Company pays a substantial portion of the cost for your medical and dental insurance.
- Life & AD&D Insurance: Provides 2 times earnings to a maximum of \$200,000.
- Short-Term Disability: After the waiting period, you may be eligible to receive a weekly benefit of 60% of eligible earnings to the maximum weekly benefit.
- Long-Term Disability: After the waiting period, you may be eligible to receive a monthly benefit of 60% of eligible earnings to the maximum monthly benefit.
- Social Security & Medicare: Both employers and employees are required to pay taxes to help fund Social Security and Medicare (FICA taxes)
 Your Company's estimated share is shown.
- Workers Comp & Unemployment: YourCompany pays 100% of the cost as required by current laws.
- 401(k) Retirement: Your Company will match \$.50 for every \$1.00 you contribute up to the first 6% of your salary (after six months of service).
- Health Savings Account: Your Company contributes \$1,500 annually to your HSA.
- Time Off: Paid Time Off is earned based on your length of service.

About your Statement: 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.