



John Smith
 123 Home Address
 City, State 12345

Confidential Information Enclosed

With our appreciation...your 2016 Total Rewards Statement

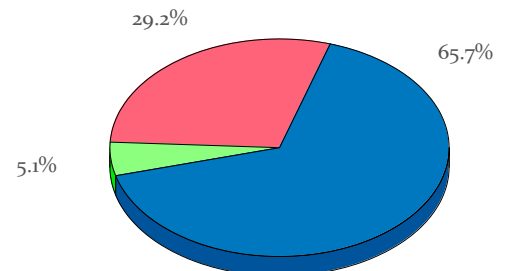
We are pleased to provide you with this personalized benefit statement for 2016. It is our sincere hope that the protection and security of these benefits will make life better for you today as well as provide you with a more secure future.

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 benefits, but also provides “costs of benefits” information, which is important when considering your total compensation. Most importantly, this statement gives you information about you – about your earnings, your benefit elections and your future.

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 continued loyalty and dedication.

	<i>company cost</i>
<i>Earnings:</i>	
Current Annual Earnings	\$39,172.22
2015 Bonus	400.00
Total Earnings	\$39,572.22
<i>Benefits:</i>	
Medical	\$8,498.04
Dental	\$818.64
Short-Term Disability	\$135.60
Long-Term Disability	\$219.36
Basic Life & AD&D	\$96.00
Estimated 401(k) Match	\$1,175.17
Social Security & Medicare	\$2,905.41
State & Federal Unemployment	\$227.00
Workers' Compensation	\$123.00
Cell Phone Allowance	\$600.00
Health Savings Account	\$1,500.00
Total Benefits	\$16,298.22
Your Total Compensation	\$55,870.44

- earned income
- company-paid benefits
- time off





Insurance...

<i>Employer-Provided / Shared:</i>		<i>employer cost</i>
medical	HDHP plan-family	enrolled
dental	family	enrolled
short-term disability	60% of weekly earnings	provided
long-term disability	60% of monthly earnings	provided
basic life & ad&d	two-times earnings	provided

Additional Employer-Provided Benefits...

health savings account	\$1,500 annually
cell phone allowance	\$600 annually
employee assistance program	provided for you
total statutory benefits	\$3,255.41

Voluntary Benefits...

voluntary life	\$50,000	enrolled
spouse life	\$20,000	enrolled
dependent life		not enrolled
cancer insurance		enrolled
accident insurance		not enrolled
health savings account	\$500 annually	enrolled
dependent FSA		not enrolled

Contacts...

medical	bcbst.com	800-565-9140
dental	deltadental.com	800-223-3104
401(k)	jhpensions.com	800-395-1113
LTD/STD	unum.com	800-421-0344
cancer	aflac.com	800-992-3522
accident	aflac.com	800-992-3522

Retirement...

Your Company encourages you to save for retirement. In 2016, 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.)**

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 are always 100% vested in your employee contributions; company contributions are subject to the vesting schedule. Note: Estimated figures shown below are based on your contribution level, your earnings in this statement, the company match and IRS guidelines.

your current contribution level	6%
your estimated annual contribution	\$2,350.33
employer estimated annual match	\$1,175.17

Paid Time Off...

	<i>annual days</i>	<i>company cost</i>
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 income)		

*estimated number of days you earn based on length of service; does not include days accumulated in your bank.

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.