

Important facts about your statement...

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 should discover any discrepancies in your report, or if you need help in understanding its contents, 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.

Mary Smith
123 Home Address
Nashville, TN 37205

Confidential Benefits Information Enclosed



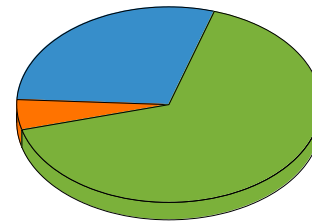
Total Rewards 2015

Mary Smith

- earnings
- retirement
- medical
- dental
- life
- wellness
- time off

We are pleased to provide you with this personalized benefit statement 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.

We continually work to provide you with a benefit package that is competitive and progressive within our industry and our community and we appreciate your continued service and dedication.



earned income	65.7%
employer paid benefits	29.2%
time off	5.1%

your total annual income:	\$39,572.22
employer-paid benefits:	\$16,298.22

your 2015 total compensation value: \$55,870.44

Summary of Earnings & Benefits from Your Company

your annual earnings:

your annual earnings	\$39,172.22
2014 bonus	\$400.00
total earnings	\$39,572.22

your benefits:

	<u>employer share</u>
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)

It's New!

Effective 2015, you can invest your contributions to 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!

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.)**

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.

my contribution level	6%
my estimated annual contribution	\$2,350.33
Your Company's estimated annual match	\$1,175.17
my current account balance (as of 1/1/2015)	\$11,676.27

Did you know?

Many companies require five or more years of service before you are vested in the employer match.

With Your Company, full vesting is immediate!

How much could I have at retirement?

Although future value cannot be accurately predicted, your 401(k) account is expected to grow. To the right are hypothetical projections based on the figures above. These projections assume that your contribution and the contribution 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

Medical & Dental...

Your Company pays a substantial portion of the cost for you and your dependents medical & dental coverage.

My Medical Election:	HDHP - family
Annual Medical cost paid for you is:	\$8,498.04
My Dental Election:	family
Annual Medical cost paid for you is:	\$818.64



A quick reminder...

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

Employer provided 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.

Your Life Insurance Benefit	\$80,000.00
Your Accidental Death Benefit	\$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
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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
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Did you know?

The EAP provides six free counseling sessions per family, per calendar year with no office visit charges, co-pays or deductibles!

Employee Assistance Program...

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 confidential professional counseling services to you, your dependents and your household family members.

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)

Did you know?

You can save on taxes with Your Company's 125 Plan!

your estimated annual tax savings: \$1,296.65

Statutory Benefits

Social Security: Both employers and employees in the U.S. are required to pay taxes to help fund Social Security and Medicare (FICA taxes). **Unemployment & Worker Comp:** Your Company provides Unemployment Insurance and Workers Compensation coverage as required by current laws.

Company Share SS/Medicare for you : \$2,905.41
Unemployment & Worker Comp cost : \$350.00

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

Voluntary Benefits

voluntary life	enrolled	\$50,000
spouse life	enrolled	\$20,000
dependent life	not enrolled	
cancer insurance	enrolled	
accident insurance	not enrolled	
health savings account	enrolled	\$500 annually
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
SSI	ssa.gov	800-772-1213