

200 -

Benefits Enrollment Guide

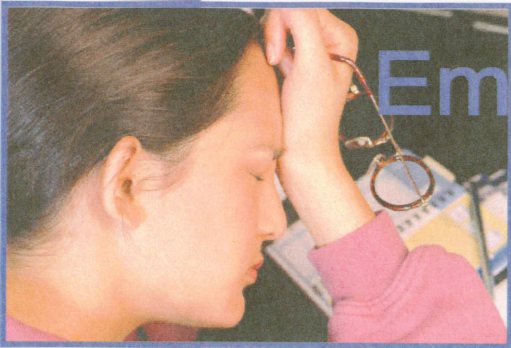
Medical and Prescription Drugs

Sample text: Several changes have been implemented to our medical and prescription drug benefits for the upcoming plan year January 1 – December 31, 2005. Our HMO plan no longer requires you to select a primary care physician or secure a referral from one provider to another. As a reminder, the plan does not provide coverage when you use out-of-network providers. Our PPO plan allows you the freedom to use providers in and out-of-network. The following chart compares our current benefits to the new benefits that will take effect January 1, 2005.

| Services | HMO | | PPO | |
|--|---------|-------------------|---------|--------------------|
| | Current | As of Jan.1, 200X | Current | As of Jan. 1, 200X |
| Physician Visit | | | | |
| Deductible -Individual -Family | | | | |
| Hospitalization | | | | |
| Preventive Care | | | | |
| Emergency Room | | | | |
| Out of Pocket Max -Individual -Family | | | | |
| Prescription Drugs -Retail/Mail Order -Generic -Preferred -Non-Preferred | | | | |

Your Cost in 200X

Sample text: [C_officialname] is pleased to announce there will be no premium increase passed on to you for the new plan year. Bi-weekly payroll deductions will remain as shown.



Employee Assistance Program

Personal problems can affect the lives of employees both at home and at work. When life's events become challenging, we'd like to remind all [b_officialname] employees about our Employee Assistance Program (EAP). The EAP program will supply professional counselors to counsel employees and their families in a safe, private atmosphere — at no additional cost. And all the information disclosed will remain confidential.

[B_Abbrname] understands that everyone experiences periods of stress and that some stress is normal, but if your feelings become persistent and overwhelming it may be an indication of a serious medical problem. That is why we want to make you aware of all the resources available to you through [b_abbrname]'s EAP program.

[Insert Name of EAP]

[Insert EAP Phone Number]

For more information regarding [c_officialname]'s EAP program, please contact your Human Resources Department at [HR_phone].

[B_officialname]

Prevention Newsletter

...for the health and well-being of you and your family.

[Current_date]

Volume 2, Issue 1

With summer serving as the unofficial start to the celebration of fun in the sun, you want to make sure it is as safe and healthy for and your family as possible. But often times, the sunny days of summer can be accompanied by serious dangers such as: food poisoning, drowning, allergy attacks, heat-related illnesses, sun burns, and the stress of traveling.

Summer safety is no laughing matter!

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Summer Safety as Important as Summer Fun

Burgers, Hot Dogs, and Salmonella?

Summer is synonymous with backyard barbecues and frolicking in the sun with family and friends. At some point throughout the summer, most of us will find ourselves flipping burgers behind the grill or pulling out our Tupperware to transport a bin of grandma's famous potato salad to and from the party. But unfortunately, if you aren't careful about handling foods during cookouts you are putting yourself and others at risk for potential food-related illnesses.

Experts say that food poisoning peaks in summer month for two main reasons. The first reason, because bacteria grow fastest in warm, humid weather. And the second is due to how people eat during warm weather — outside, away from the safer confines of the kitchen.

According to the Centers for Disease Control and Prevention (CDC), there are more than 200 diseases that can be spread through food. Below is a list of 10 rules suggested by the CDC that can help you have a safe cookout.

1. Keep your hands clean - dirty hands are the most common way food gets contaminated.
2. Wash cooking equipment, dishes, and utensils between uses - be sure to clean the grill's surface after each use and to wash cutting boards after cutting raw meat.
3. Rinse fruits and vegetables - meat and poultry aren't the only foods that harbor bacteria.

“Millions of people will start the summer season by taking a road trip.”



How to Choose the Right Doctor

Choosing a primary care doctor — or any doctor, for that matter — is probably the most important healthcare decision you will make. Primary care doctors have the expertise to provide your medical care over a long period of time. They help you stay healthy, manage your care, and will recommend specialists for particular conditions when warranted.

Internists and family practitioners are the largest group of primary care physicians for adults. Many women see OB/GYNs for some or all of their general medical care needs. Pediatricians and family practitioners are the primary caregivers for many children.

The guidelines below will help you search for and choose a physician that will best suit you and your family's needs.

Making Your List of Potential Candidates

The first step in finding a doctor is preparing a list of potential candidates. You're probably thinking that there are thousands of doctors in your area, and how can you narrow it down to just a few candidates?

First, you need to know what type of health plan you have and if there are any restrictions on the physicians you choose from. Chances are, you have a provider directory from your health plan that lists the doctors available to you through that plan. Remember, if you have an HMO plan, you most likely are not covered if you see a physician outside of the network. If you have a PPO plan, you probably can choose a doctor that is not in the network, but you have to be willing to pay extra out of your pocket if you do so.

With your provider directory in-hand, it's time to think about what you want and need in your doctor. Consider the following:

- ❖ Is the doctor highly rated by a consumer or other group?
- ❖ Does the doctor have experience with my condition?
- ❖ Does the doctor have privileges at the hospital of my choice?
- ❖ Is the physician part of my health plan?
- ❖ Is the office close to my home or work?

Keeping these and any other requirements in mind, begin making your list of physicians who fit your needs. The following are ways to begin your search:

- ❖ Review your health plan's provider directory.
- ❖ Ask doctors or other health professionals for a referral.
- ❖ Check the Physician Select service of the American Medical Association's Web site at <http://www.ama-assn.org/aps/amahg.htm>. This feature allows you to search for doctors in your area by name or by specialty, and provides each physician's specialty, location, training, and board certification.
- ❖ Call a physician referral service.
- ❖ Contact local medical societies.
- ❖ Seek recommendations from family, friends, neighbors, or coworkers.



How to Choose the Right Doctor

Narrow Your List: Check Quality

After you've made a list of some promising candidates, narrow your list further. One way to do this is to do some quality checks on the doctors on your list. Try some of the avenues below to find out about the quality of the physicians on your list.

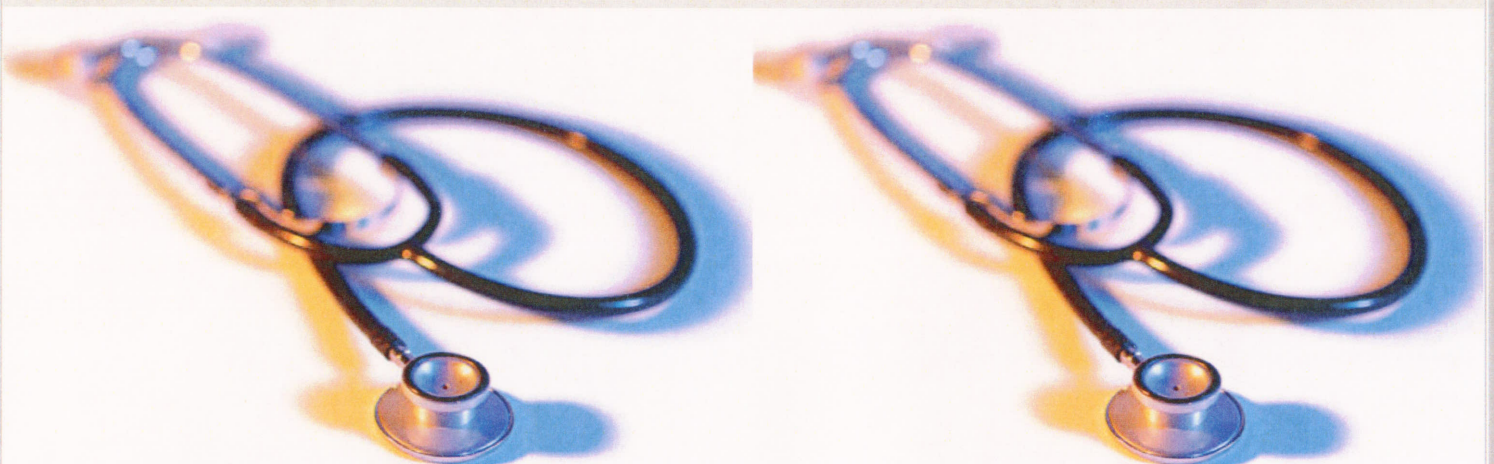
- ❖ Find out if a consumer group or other group has rated the doctors. Be sure to find out how reliable the ratings are.
- ❖ Go to <http://www.docboard.org>. DocFinder is run by Administrators in Medicine, and contains the licensing background and disciplinary information of physicians and other health care practitioners in several states.
- ❖ Contact the American Board of Medical Specialties at 1-800-733-2267. This organization can tell you if a doctor is board certified. This means that the doctor has completed a training program in a specialty and has passed an exam that assesses their knowledge, skills, and experience.
- ❖ Call the American Medical Association at (312) 464-5000 for information on specific physicians' training, specialties, and board certification.
- ❖ Check your state medical examiner's office to determine if there is a restriction on a doctor's license.

And remember, a personal referral from a trusted family member, friend, or another physician or health practitioner can often put you at ease about your choice.

Contact the Doctors' Offices

The next and most important step is to contact the offices of the physicians on your narrowed list. Now, you can begin to form your own impression of their practice philosophies, office staff, and so on. After you've verified that the doctor is in your health plan's network, and that he is accepting new patients, ask some preliminary questions.

- ❖ At which hospitals does the doctor have privileges?
- ❖ What are her office hours? Are after-hours or weekend appointments available?
- ❖ If necessary, does the doctor or someone in the office speak Spanish (or any language other than English)?
- ❖ Who covers for him when he is not available?
- ❖ How long does it take to get a routine appointment? Is it difficult to make a same-day appointment for an illness or injury?
- ❖ How long is the average wait in the office before an appointment?
- ❖ What is the appointment cancellation policy?
- ❖ Does the office send reminders for preventive care screenings, such as Pap smears or colonoscopy?
- ❖ What procedure should I follow if I have an urgent care need or an emergency?
- ❖ Is the doctor, a nurse practitioner, or physician's assistant available for medical advice over the phone if my condition doesn't warrant an appointment?
- ❖ How many patients does the doctor see per hour?
- ❖ Will the doctor allow me to interview her over the phone or in-person before I make my decision? Will I be charged for this visit?



How to Choose the Right Doctor

Interview Your Final Choices

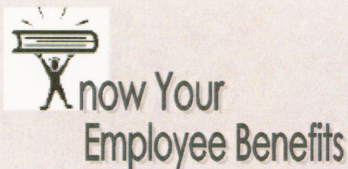
Narrow your list to a few top choices, and set up interviews with each physician. The goal of this interview is to meet him in-person, discuss his philosophy, and ultimately, determine what impression the doctor makes on you. Be sure to be well-prepared for the meeting, have your questions written down, and keep the meeting as brief as possible while still getting all the information you feel is necessary to make your decision.

Here are some things to evaluate during your interview.

- ❖ Was the doctor receptive to your interview/screening?
- ❖ Does she communicate clearly and in language you can understand?
- ❖ Does he have a proactive approach to wellness and prevention?
- ❖ Are the office personnel friendly and appropriate?
- ❖ Are the facilities clean and pleasant?
- ❖ Did the doctor ask me questions and make me feel comfortable?

The most important thing to remember during this meeting is to trust your reaction to or impression of the physician. If you feel uncomfortable, it's probably not a good fit. Even if the physician came highly recommended from someone you trust, everyone has different needs and preferences. You may be surprised to find that you react negatively to a doctor that your best friend speaks very highly of!

Researching and meeting several doctors before making your choice may be time-consuming, but is well worth your effort. Choosing the person you entrust with your healthcare is one of the most important decisions you can make. Together, you and your doctor can manage your overall health and well-being, and address any conditions you have with quality, cost-effective treatments.



This brochure is for informational purposes only and is not intended to replace the advice of an insurance, financial services, or medical professional. Please seek professional advice before making decisions about your personal finances or medical conditions.

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2005 Benefits Statement

ABC Company

September 15, 2005

Dear John Smith:

This personal benefits statement is a brief outline of the benefits ABC Company provides to you. It summarizes each benefit and illustrates the significance of your benefits package as part of your total compensation. Please review the information carefully and direct any questions to Jane Doe at (414) 555-8888 x232.

| Personal Information: | | Employment Information: | |
|-----------------------|----------------------|-------------------------|-----------------|
| SSN: | 088-88-8888 | Date of Hire: | January 1, 2002 |
| Name: | John Smith | Annual Base Salary: | \$32,562.00 |
| Address: | 123 Main Street | Job Title: | HR |
| City, State, Zip | Whitewater, WI 53190 | | |

| Benefit Name: | Benefit Description: | Annual Cost: | |
|---|---|--------------------|--------------------|
| | | Employer Cost: | Employee Cost: |
| Medical | UnitedHealthcare Choice | \$4,684.42 | \$783.90 |
| Dental | MetLife Dental Plan | \$360.88 | \$226.20 |
| Vision | Vision Service Plan Discount Card | \$0.00 | \$25.00 |
| Employer-provided Short-term Disability | Company Provided STD benefit equal to 60% of your weekly rate for maximum benefit period of 13 weeks | \$125.10 | \$0.00 |
| Employer-provided Long-term Disability | Company provided LTD monthly benefit begins after 90 days of total disability. Benefit equivalent to 70% of basic monthly earnings while disabled up to age 65. | \$210.20 | \$0.00 |
| Employer-provided Basic Life & AD&D | One times salary to maximum benefit of \$100,000 | \$174.10 | \$0.00 |
| Voluntary/Supplement Life | No coverage | \$0.00 | \$0.00 |
| Dependent Life | No Coverage | \$0.00 | \$0.00 |
| Voluntary Long-term Care | Base plan covers \$1,000 per month facility for 3 years or \$500 per month homecare for 6 years. | \$0.00 | \$0.00 |
| Health Care Spending Account | 2001 Contribution | \$0.00 | \$364.00 |
| Dependent Care Spending Account | Paid Yearly | \$0.00 | \$5,000.00 |
| Commuter Expense Reimbursement Account | Paid Yearly | \$0.00 | \$800.00 |
| 401(k) Plan | Can elect to defer up to 25% of your income pretax. Company match is 50% of withholdings up to 4%. | \$1,302.48 | \$2,604.96 |
| Profit sharing | Determined annually by board of directors based on profitability | \$0.00 | \$650.54 |
| Employee Stock Purchase Plan | Shares of company stock can be purchased 2 times annually with a 15% discount (see plan document for more details). | \$0.00 | \$650.54 |
| Total Benefits Cost: | | \$6,857.18 | \$11,105.14 |
| Plus Annual Base Salary: | | \$32,562.00 | |
| TOTAL COMPENSATION: | | \$39,419.18 | |
| Cost of employer-sponsored benefits as a percentage of total compensation: | | 17.4% | |

| Miscellaneous Benefits: | Benefit Description: |
|-----------------------------|---|
| 401(k) and Profit Sharing | ABC Company is pleased to partner with you in providing for your retirement. Our tax-deferred 401(k) plan offers you many advantages over a typical savings account. With a 401 (k) plan, the money you put in the account is tax-deferred. Additionally, the interest you earn on the money in your account grows without having taxes withheld, so the total grows much quicker than it would without this tax advantage. |
| Bereavement Pay | We have taken into consideration the personal needs which arise from the death of an immediate family member. Up to 5 days off may be granted with pay. |
| Credit union membership | As an employee you are eligible for membership in the Southeastern State Credit Union. See HR for details. |
| Direct Deposit | Direct Deposit to your financial institution is available for our convenience. See HR for details. |
| Employee Assistance Program | An employee assistance program is available for all employees and their families for confidential assistance in dealing with personal concerns. |
| Paid Holidays | ABC Company recognizes 10 paid holidays each year, typically: New Year's Day and the day before or after; President's Day; Memorial Day; Independence Day; Labor Day; Thanksgiving Day and the day following; and Christmas Day and the day before or after. |
| Jury Duty Pay | If you are chosen for jury duty you will be provided with your regular pay minus any compensation from the court for up to 10 working days. |
| Onsite Child Care | Contact Great Kids at (800) 555-5555 for information. |
| Severance Pay | Negotiated upon hire. |
| Paid Sick Days | Our sick leave policy is established to assist you when you are unable to work due to illness, injury, or a medical condition. |
| Tuition Reimbursement | 100% reimbursement of tuition and course-required books for classes pertinent to present position or next logical step. Course must be from accredited school, college or university. Reimbursement not to exceed \$1500 annually. |
| Uniform Expense | \$200 annually is allowed for purchase of uniforms. |
| Vacation | Each employee earns 10 days of vacation in the first year of employment. One vacation day is added for each additional year of employment up to a maximum of 25 days per year. |
| Voting Leave | ABC Company provides up to 2 hours to vote in both the primary and general elections held each year. |
| Wellness Program | Up to \$100 annually for eligible wellness classes, health club membership or weight loss program. See HR for program details. |

Please contact Human Resources with any questions or comments about your personal benefits summary. ABC Company is pleased to be able to offer these valuable benefits to you, and we thank you for being a partner in our success.

Miscellaneous Benefits:

(The following fields require a description of the benefit.)

- 401(k) and Profit Sharing
- Bereavement Pay
- Credit Union Membership
- Direct Deposit
- Employee Assistance Program
- Holidays
- Jury Duty Pay
- Onsite Childcare
- Severance
- Sick Days
- Tuition Reimbursement
- Uniform Expense
- Vacation
- Voting leave
- Wellness Program

To import employee information from another system (e.g. payroll, HR):

The most common file format among these applications is .csv or Comma Separated Values. CSV files are ASCII text formatted values with a very simple syntax (one record per line, a comma separating fields, and the values in the first row naming the columns) readable by virtually any database or spreadsheet program (MS Access, MS Excel, Lotus 1-2-3, SPSS, and SAS). This format allows the data table to be easily retrieved into a variety of applications.

Convert the information from your software program to a .csv format, then open your new file in Excel. In order to get your information into the Benefit Statement Data Sheet, copy and paste your cell information into the Excel sheet.

EMPLOYEE HANDBOOK
OF
[C_OFFICIALNAME]

“AN EQUAL OPPORTUNITY EMPLOYER”

A MANUAL
OF
EMPLOYEE BENEFITS
AND
PERSONNEL POLICIES

LEGAL DISCLAIMER TO USERS OF THIS FORM EMPLOYEE HANDBOOK:

The materials presented herein are for general reference only. Federal, state or local laws or individual circumstances may require the addition of policies, amendment of individual policies and/or the entire Handbook to meet specific situations. Some government forms may be presented in altered size, font or format and may not, therefore, meet federal or state requirements. These materials are intended to be used only as guides and should not be used, adopted or modified without the advice of competent legal counsel.

These materials are presented, therefore, with the understanding that we are not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

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Receipt of Company Employee Handbook

The Employee Handbook (sometimes called a Personnel Policy Manual, and referred to as the “Manual”) is a compilation of personnel policies, practices and procedures currently in effect at [c_officialname], an equal opportunity employer.

This Manual is designed to introduce employees to the organization, familiarize you with Company policies as they pertain to you as an employee, provide general guidelines on work rules, disciplinary procedures and other issues related to your employment, and to help answer many of the questions that may arise in connection with your employment.

This Manual and any other provisions contained herein do not constitute a guarantee of employment or an employment contract, express or implied. You understand that your employment is “at-will” and that your employment may be terminated for any reason, with or without cause, and with or without notice. Only the CEO or other authorized representative(s) of [c_officialname] has the authority to enter into a signed written agreement guaranteeing employment for a specific term. This Manual is intended solely to describe the present policies and working conditions at [c_officialname]. This Manual does not purport to include every conceivable situation; it is merely meant as a guideline, and unless laws prescribe otherwise, common sense shall prevail. Of course, Federal, state, and/or local laws will take precedence over [c_officialname] policies, where applicable.

Personnel Policies are applied at the discretion of [c_officialname]. [C_officialname] reserves the right to change, withdraw, apply, or amend any of our policies or benefits, including those covered in this Manual, at any time. [C_officialname] may notify you of such changes via email, posting on the Company’s Intranet, Portal or Website, or via a printed memo, notice, amendment to or reprinting of this Manual, but may, in its discretion make such changes at any time, with or without notice and without a written revision of this Manual.

By signing below, you acknowledge that you have received a copy of [c_officialname]’s Employee Handbook, and understand that it is your responsibility to read and comply with the policies contained therein and any revisions made to it. Furthermore, you acknowledge that you are employed “at-will” and that this Manual is neither a contract of employment nor a legal document.

Signature

Date

Please print your full name

Please sign and date one copy of this notice and return it to Human Resources. Retain a second copy for your reference.