



2008 PLAN YEAR BENEFIT ELECTIONS

Every year during Open Enrollment, all fulltime RW Benefit Communication employees are given the opportunity to choose which benefit plans they want to participate in. Open Enrollment only occurs once each year and is the only time you can make changes to your benefit elections. Once you make your choices, IRS regulations state you may not change them during the remainder of the plan year unless one of the following life status events occur:

- Birth or adoption of a child
- Death of spouse or child
- Marriage
- Divorce
- Child becoming ineligible by plan definitions
- Change in Full-time or Part-time status
- Termination/Commencement of spouse's employment
- Unpaid leave of absence

Our Open Enrollment for the 2009 Plan Year will begin on November 1, 2008 and close on November 30, 2008.

This Benefit Election Statement is being provided to you so that you have a record of your current elections. We hope you will find this statement to be a useful tool for determining what changes or corrections you want to make to your 2009 Plan Year benefits.

Your Personal Information & 2008 Benefit Elections

Your Employee ID Number -----11501
Your Full Name-----Ima Sample
Your Mailing Address -----123 My Street, Any Town, AZ, 12345
Your Telephone Number -----(612)561-1234
Your Date of Birth-----January 29, 1970
Your Date of Hire-----December 5, 1994
Employment Status-----FT

Description	Provider/Administrator/Plan	Your Coverage Election	Your Premium Deduction Per Pay Period
Medical Insurance	BlueCrossBlueShield PPO	Employee+Spouse	49.12
Dental Insurance	Tall Tree PPO	Employee Only	8.40
Vision Insurance	Vision Care Services	Employee+Spouse	12.50
Health Care FSA	Payflex	Enrolled	15.00
Dependent Care FSA	Payflex	Waived	0.00
Group Life & AD&D	Jefferson Pilot Financial	Enrolled	Paid by RWBC
Long Term Disability	Jefferson Pilot Financial	Enrolled	Paid by RWBC
Short Term Disability	The Hartford	Enrolled	Paid by RWBC
Supplemental Life - Employee	Grest West Life	Enrolled	4.65
Supplemental Life - Spouse	Grest West Life	Waived	0.00
Supplemental Life - Child(ren)	Grest West Life	Waived	0.00
Supplemental AD&D - Employee	Grest West Life	Waived	0.00
Supplemental AD&D - Spouse	Grest West Life	Waived	0.00
Supplemental AD&D - Child(ren)	Grest West Life	Waived	0.00
Voluntary Accident Insurance	AFLAC	Enrolled	6.13
Voluntary Cancer Insurance	AFLAC	Waived	0.00
Voluntary Sickness Insurance	AFLAC	Waived	0.00
Employee Assistance Program	Optum Care24	Enrolled	Paid by RWBC

Please notify Human Resources if any of the above information is incorrect.

You will receive information regarding your 2009 Benefits and Open Enrollment Instructions during the week of October 15th, 2008.