

**YOUR
LOGO
HERE**

YOUR 2016 PERSONALIZED TOTAL COMPENSATION STATEMENT

This statement was prepared for:

SAM SAMPLE
123 MAIN STREET
AVON, CT 06001

OPTION 2: 8.5x14

Based on the following information:

Data as of:	12/31/2016
2016 Gross Pay:	\$34,656.58
2016 Employer-Provided Benefits:	\$30,054.29
2016 Total Compensation	\$64,710.87

Dear Sam,

XYZ Company is pleased to provide you with your annual employee benefit statement. This personalized statement is designed to show you the value of your benefits package, which is a significant part of your total compensation as a XYZ team member. This year, we are pleased to be able to offer even more health and retirement plan options to help you tailor your benefits package to meet your needs. If you have a question concerning any of this information, please contact the Human Resources department.

Sincerely,

Company President

Company President

2016 XYZ COMPANY BENEFITS

ANNUAL BREAKDOWN OF BENEFITS COST		
BENEFIT	EMPLOYEE COST	EMPLOYER COST
Health	\$2,026.18	\$25,255.62
Dental	\$546.00	\$381.44
Vision	\$179.92	\$0.00
Basic Life/AD&D	\$0.00	\$38.88
Vol. Life/AD&D	\$715.84	\$0.00
Disability	\$447.46	\$0.00
401(k) Plan	\$1,736.59	\$1,736.59
Social Security	\$2,446.40	\$2,446.40
Workers' Compensation	\$0.00	\$179.49
Unemployment	\$0.00	\$15.87
TOTAL COST OF BENEFITS	\$8,098.39	\$30,054.29
2016 Gross Pay	N/A	\$34,656.58
2016 TOTAL COMPENSATION	N/A	\$64,710.87

ADDITIONAL BENEFITS

In addition to the benefits listed above, other valuable benefits offered to you include:

- 24-hour exercise facilities
- 403(b) supplemental retirement plan ***NEW***
- Auto and home insurance
- Cafeteria discounts
- Computer, wireless and entertainment discounts
- Credit union ***NEW***
- Direct deposit and direct savings
- Employee assistance program
- Legal services plan
- Service awards
- Wellness programs and health screenings
- Will preparation services

PAID TIME OFF

XYZ offers paid time off benefits to provide you with flexibility in balancing your work and your life. Paid Time Off (PTO) benefits provide time off for vacations, holidays, short-term illness, appointments and other needs requiring time away from work. Extended illness bank (EIB)* benefits help provide income protection during your own extended illness or injury or that of your spouse or dependent child.

In 2011, you earned 248 hours of PTO with a value of \$3,549.53. As of December 31, your EIB had a balance of 195 hours with a potential value of up to \$2,789.42.

Note: EIB is not an earned benefit and is not paid at time of separation from employment.

Important Facts About Your Statement – This statement is designed to give you a brief overview of your benefits. While every effort has been made to provide you with accurate figures, mistakes can happen. Therefore, this statement cannot and is not a guarantee of benefits. The benefits on this statement are determined in accordance with the plan documents and are based on data in the organization's records as of December 31, 2016.

YOUR BENEFITS AS OF DECEMBER 31, 2016

HEALTH

NEW OPTIONS

XYZ offers three health plan options that provide comprehensive medical and prescription drug coverage at a variety of deductible levels. You have the freedom to see any provider, but providers within the First Health PPO network offer the highest level of benefits. You also have the opportunity to save up to \$780 in premium credits through the XYZ Company's Healthy Advantage program.

For 2016, you elected Employee + 2 coverage in the Select Plan.

DENTAL

XYZ offers two dental plans that cover a wide array of dental services. Both plans offer the freedom to choose any dentist, cover most preventive services at 100%, and include child orthodontia benefits. The Dental2000 Plan has a higher annual maximum benefit and provides coverage for sealants and implants.

For 2016, you elected Family coverage under the Dental1000 Plan.

VISION

The XYZ Company's Vision Plan offers comprehensive coverage with affordable copays and access to the Humana VCP network of providers. Out-of-network benefits are also available. XYZ has arranged for group rates on this valuable coverage.

For 2016, you elected Employee + 1 under the Vision Plan.

BASIC LIFE AND AD&D

Having Basic Life Insurance and Accidental Death & Dismemberment (AD&D) coverage to protect those you love is an important part of your benefits package. XYZ automatically provides coverage based on one times your salary **at no cost to you.**

- **Basic Life Insurance Amount:** \$30,000
- **Basic AD&D Amount:** \$30,000
- **Dependent Life Amount:** \$1,000 Spouse / \$500 Child

VOL. LIFE AND AD&D

XYZ has also arranged for affordable group rates on additional life and AD&D insurance for you and your eligible dependents. For 2012, you purchased the following additional coverage:

- | Voluntary Life | Voluntary AD&D |
|------------------------------|------------------------------|
| ■ Employee: \$140,000 | ■ Employee: \$150,000 |
| ■ Spouse: \$100,000 | ■ Spouse: \$150,000 |
| ■ Child: \$10,000 | ■ Child: \$10,000 |

DISABILITY

Disability coverage can replace a substantial portion of your income when you need it most. Offered at affordable group rates, this important coverage provides a non-taxable benefit of 60% of base salary, subject to benefit maximums.

Short-Term Disability benefits commence after 14 days and can continue up to 11 weeks. Long-Term Disability benefits begin after 90 days and can continue until normal retirement age.

For 2016, you elected Short-Term Disability and Long-Term Disability coverage.

HEALTH AND DEPENDENT CARE ACCOUNTS

NEW OPTION

The Health Care and Dependent Care Spending Accounts enhance XYZ's benefit package by allowing you to pay for many of your out-of-pocket medical and dependent day care expenses on a pre-tax basis. New for 2012, the Health Savings Account is available for those employees electing high deductible health coverage.

For 2012, you elected to contribute \$0 to your Health Care Spending Account and \$0 to your Dependent Care Spending Account.

401(K) RETIREMENT SAVINGS PLAN

NEW OPTION

The XYZ Company's 401(k) Plan allows you to save money for retirement on a pre-tax basis or after-tax basis through the new Roth 401(k) feature. XYZ offers a generous dollar-for-dollar match on the first 5% of your pay that you contribute. These matching contributions are fully vested after only 3 years of service. The plan offers a variety of diversified investment options and educational materials to help you reach your retirement goals.

You are contributing 5% to your 401(k) Plan and receiving the maximum company match.

Your account balance as of December 31, 2016 was \$46,493.99, which includes any outstanding loans.

LEGAL SERVICES PLAN

As an XYZ team member, you are able to take advantage of group rates on a Legal Services Plan designed to provide affordable legal representation for you and your dependents. The plan provides access to the MetLaw network of attorneys for consultation on a variety of covered legal matters.

For 2016, you did not elect to participate in the Legal Services Plan.

MANDATED BENEFITS

Mandated benefits include Social Security, Workers' Compensation and Unemployment Compensation. Both you and XYZ contribute to Social Security. Workers' Compensation and Unemployment Compensation are paid by XYZ.