

A. B. C.

COMPANY



THIS STATEMENT WAS PREPARED FOR:

John Smith
123 Main Street
Anywhere USA 12345

OPTION 1A: 8.5x11

March 1, 2017

Dear John:

We are pleased to present you with this detailed summary of your benefits and compensation. It is designed to show you the value of your benefits package, which is a significant part of your total compensation. While your direct pay is readily visible through your paycheck, other compensation and benefits are often overlooked.

We hope you will find this statement informative and helpful. If there is anything here you question or don't understand, please contact the Human Resources department.

Sincerely,

James Henry
President and Chief Executive Officer

2016 Compensation and Benefits Summary

	Company Pays	You Pay
DIRECT COMPENSATION	\$0.00	\$0.00
Base Salary	\$0.00	\$0.00
Bonus	\$0.00	\$0.00
PAYROLL TAXES	\$0.00	\$0.00
Social Security and Medicare	\$0.00	\$0.00
Workers' Compensation	\$0.00	\$0.00
Unemployment	\$0.00	\$0.00
HEALTH & WELFARE BENEFITS	\$0.00	\$0.00
Medical	\$0.00	\$0.00
Dental	\$0.00	\$0.00
Basic Life and AD&D	\$0.00	\$0.00
Optional Life and AD&D	\$0.00	\$0.00
Short-Term Disability (STD)	\$0.00	\$0.00
Long-Term Disability (LTD)	\$0.00	\$0.00
RETIREMENT BENEFITS	\$0.00	\$0.00
401(k) Retirement Plan	\$0.00	\$0.00
OTHER BENEFITS	\$0.00	\$0.00
Employee Assistance Program	\$0.00	\$0.00
Transportation Program	\$0.00	\$0.00
TOTAL COMPENSATION	\$0.00	\$0.00

Paid Time Off (PTO) Benefits

ABC offers paid time off benefits for vacations, holidays, illness, personal appointments and other needs requiring time away from work.

▶ Your 2016 PTO value: \$0.00

All financial data is based on your status as of December 31, 2016. If you were hired during 2011, the chart reflects amounts as if you had been employed for the entire year.

In 2016, ABC Company invested \$439.6 million in compensation and benefits for our employees. Below is the investment breakdown.

- ▶ Salary, Overtime and Paid Time Off — 81%
- ▶ Bonus — 2%
- ▶ Payroll Taxes — 5%
- ▶ Company-Provided Benefits — 12%

BENEFIT ENROLLMENT FOR 2016

MEDICAL

ABC Company offers three medical plan options which have comprehensive coverage. You are currently enrolled for:

- ▶ **Medical Plan — Standard PPO**
- ▶ **Coverage Level — Employee**

DENTAL

ABC Company offers a dental plan administered by Delta Dental. You are currently enrolled for:

- ▶ **Dental Plan — Dental**
- ▶ **Coverage Level — Single**

BASIC LIFE AND AD&D

ABC Company provides you with basic life insurance and accidental death and dismemberment (AD&D) benefits through MetLife. If you have experienced life changes, please contact the Human Resources Benefits Department to update your beneficiary information.

- ▶ **Life Insurance — \$57,000.00**
- ▶ **AD&D Insurance — \$57,000.00**

OPTIONAL LIFE INSURANCE / AD&D

You may purchase Optional Life Insurance / AD&D benefits for yourself and your dependents through payroll deductions. Refer to your Benefit Confirmation Statement for exact coverage.

- ▶ **Optional Life — N/A**
- ▶ **AD&D — N/A**
- ▶ **Dependent Life — N/A**

FLEXIBLE SPENDING ACCOUNTS (FSAs)

You have the opportunity to pay out-of-pocket medical, dental, vision, prescription medications and dependent care expenses with pre-tax dollars through our FSA. When you participate, you save 20-35% in taxes for each dollar spent on these expenses.

- ▶ **Medical FSA — N/A**
- ▶ **Dependent Care FSA — N/A**

DISABILITY INSURANCE

Eligible full-time employees are provided with Short-Term Disability (STD) and Long-Term Disability (LTD) benefits that are fully paid by ABC Company. If you are disabled due to an injury or illness, you may be eligible to receive disability income.

See our SPD for enrollment details.

401(k) RETIREMENT PLAN

The 401(k) Retirement Savings Plan helps you provide for your retirement security by making it simple and convenient for you to contribute to your retirement savings regularly. Once eligible, ABC Company also makes contributions to your account to provide you with additional savings.

- ▶ **Your total 401(k) Retirement Savings account balance as of December 31, 2011 — \$138,255.33**

OTHER COMPANY-PROVIDED BENEFITS

- ▶ Employee Assistance Program
- ▶ Transportation Reimbursement
- ▶ Bereavement Leave/Funeral Pay
- ▶ Credit Union
- ▶ Health Zone Discounts
- ▶ Tuition Reimbursement Plan
- ▶ Jury Duty Policy
- ▶ Adoption Benefits
- ▶ Food Court Discounts

IMPORTANT FACTS ABOUT YOUR SUMMARY

The information in this summary is presented for illustrative purposes only and is based on financial data provided by ABC Company. All information is strictly confidential, pursuant to the rules and regulations of the Health Insurance Portability and Accountability Act of 1996. If you have any questions, contact the Human Resources Benefits Department at 1-000-000-0000 or HRdept@XYZCompany.com.