

# Your 2018 Personal Statement of Total Compensation

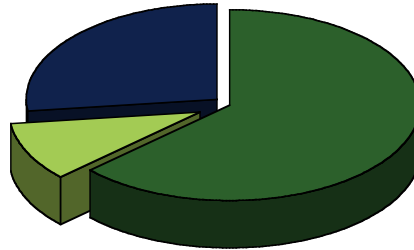
Employee #: 111222

Hire Date: 01-01-2000

MyBenefits User ID #: BenComp123

## Your 2018 Total Compensation

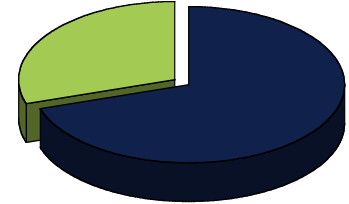
Pay for Time Worked	\$61,924
Pay for Time Off	\$8,076
Annual Salary:	\$70,000
Benefits Contribution	\$25,726
<b>Total Compensation:</b>	<b>\$95,726</b>



BenComp Benefits Contribution plus Pay for Time Off are 35% of Your Total Compensation

## Who Pays For Your Benefits?

BC Contribution	\$25,726	73%
Your Contribution	\$9,667	27%



Dear Sally:

I am pleased to present your 2018 total compensation statement which summarizes the value of your wages and benefits at BenComp Communications, Inc. This statement gives you the opportunity to review decisions you have made and can assist you in making plans for your future. If you have questions regarding the information provided, please contact your Human Resources Department.

Sincerely,

Charles E. Smith, President

## Medical Benefits

BenComp offers a choice of medical plan options for you and your eligible dependents. All plans provide for physician office visits, routine and preventive services, inpatient and outpatient hospital services, surgical services, and retail and mail order prescriptions.

Your Cost	BC Cost
\$1,148	\$12,960

As of January 1, 2018, you were enrolled in BCBS Medical Plan with family coverage.

## Dental Benefits

Dental coverage is available through Delta Dental. Covered services include 100% for preventive, 90% for basic restorative, and 50% for major restorative (maximum benefit \$1,500 per person per calendar year) when performed by an in-network dentist.

\$413	\$1,224
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As of January 1, 2018, you were enrolled in the Delta Dental Plan with family coverage.

## Vision Benefits

Vision services are offered through a network of Vision Service Plan (VSP) providers. Eyecare benefits include exam, prescription lenses, frames, and contact lenses. Refer to your VSP plan description for co-pays and maximum allowances.

\$42	\$219
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As of January 1, 2018, you were enrolled in the VSP Vision Plan with family coverage.

## Life Insurance Benefits

Life insurance benefit equal to: \$70,000

AD&D insurance benefit up to: \$70,000

\$236

## Disability Benefits

100% of your pre-disability base pay beginning on the 31st day for up to 180 days.

\$560

60% of your pre-disability base pay beginning after 180 days of disability.

\$283

## Additional Benefits

Workers' Compensation Insurance benefits available for occupational injury or illness.

\$2,800

Federal and State Unemployment Insurance provided as legally required.

\$112

Social Security/Medicare information available at [www.ssa.gov](http://www.ssa.gov) or [www.medicare.gov](http://www.medicare.gov).

\$3,864 \$5,232

## Retirement Benefits

**Your Cost**      **BC Cost**

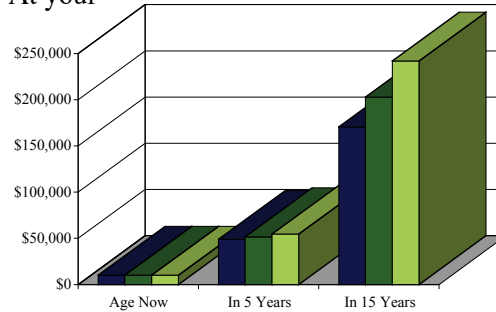
BenComp offers a 401(k) Savings Plan to help you plan for your financial future. Eligibility begins after one full year of service. Your plan consists of two parts:

- You may elect to make pre-tax contributions from 1% to 40% of your eligible earnings to the maximum limitation established annually by the IRS.
- BenComp matches 50% of your pre-tax contributions up to the first 6%.

Our records indicate you are contributing 6% or **\$4,200** annually. At your current contribution rate, BenComp's match would equal **\$2,100**.

**\$4,200**      **\$2,100**

Estimated Growth Rate	<i>Projected Account Values</i>		
	Balance 01-01-18 At Your Age 34	Projected In 5 Years	Projected In 15 Years
6%	\$10,000	\$48,896	\$170,604
8%	\$10,000	\$51,653	\$202,780
10%	\$10,000	\$54,567	\$241,939



**TOTAL**      **\$9,667**      **\$25,726**

## Pay for Time Off (calculated on accrual rate in effect on January 1, 2018)

**BC Cost**

Vacation Days	You are eligible for <b>15</b> paid vacation days.	<b>\$4,038</b>
Holidays	You are eligible for <b>10</b> paid holidays.	<b>\$2,692</b>
Personal Days	You are eligible for <b>5</b> paid personal days.	<b>\$1,346</b>
<b>TOTAL</b>		<b>\$8,076</b>

## Other Valuable Benefits

- Employee Assistance Program
- Educational Assistance Plan
- Employee Referral Bonus
- Employee Wellness
- Service Award Program
- Direct Deposit
- Credit Union
- Pre-Paid Legal Plan

## About Your Total Compensation Statement

The benefits outlined in this statement have been calculated as of January 1, 2018, using certain and necessary assumptions, including the assumption that the benefit plans will remain unchanged. This statement has been prepared as accurately as possible from information in BenComp payroll and benefit records. The benefits outlined in this statement are presented in abbreviated terms. In all cases, the actual text of the benefit plan legal documents will define specific benefits. BenComp Communications, Inc. reserves the right to modify or discontinue any benefits or policies at any time.



BenComp Communications, Inc.  
P.O. Box 801  
Victor, NY 14564

Date January 1, 2018

Pay To The Order Of **Sally Sample**

Pay Amount \$95,726.00

**Ninety-Five Thousand Seven Hundred Twenty-Six Dollars**

**VOID**

For: 2018 Projected Salary and Benefits Contribution

**Sally Sample**  
**1000 Main Street**  
**Victor, NY 14564**