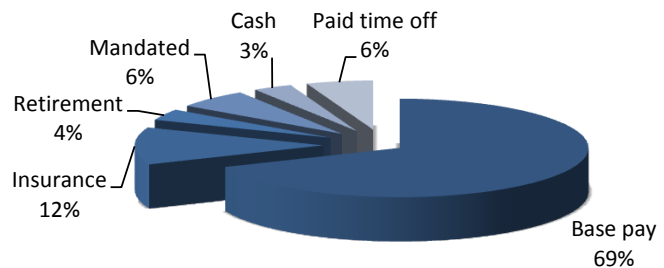




## 2011 Personal Benefit Statement for Crystal Clear

<b>Your base pay is</b>	<b>\$41,344</b>
<b>Base pay for time worked</b>	<b>\$38,164</b>
<b>Insured benefits</b>	<b>\$6,810</b>
<b>Retirement savings</b>	<b>\$2,067</b>
<b>Mandated benefits</b>	<b>\$3,484</b>
<b>Cash Benefits</b>	<b>\$1,865</b>
<b>Paid time off</b>	<b>\$3,180</b>



**Your Total Compensation** **\$55,570**

**Benefits represent 31% of your compensation**

Your Benefits		Your annual contribution	Company annual contribution
<b>Insurance</b>	<p><b>Medical</b> - You are enrolled for employee only coverage. This benefit offers comprehensive health care coverage through the Blue Cross Blue Shield network of physicians and hospitals</p> <p><b>Dental</b> - You are enrolled for employee only coverage. This benefit provides dental care coverage through MetLife's network of preferred dental practitioners. It also provides benefits for services obtained from non-network dentists.</p> <p><b>Life and Accident Insurance</b> This provides you with \$25000 of term life insurance. It also provides an additional benefit in case of accidental death. You are enrolled for dependent life coverage of \$5,000 for your spouse and \$2,500 for your children</p> <p><b>Disability</b> - Your estimated disability benefit is \$2,068 per month. Long term disability insurance assures income continuation should you become unable to work because of illness or injury. It provides 60% of your base monthly earnings after 90 days of disability.</p>	\$458	\$6,058
<b>Retirement</b>	<p><b>401(k)</b> - You are currently saving 5% of your pay for retirement. The 401(k) allows you to save for your retirement and defer those savings from current taxation. The plan also matches your contributions (up to 5% of your income) at \$1.00 for each dollar you save.</p>	\$2,067	\$2,067
<b>Mandated Benefits</b>	<p><b>Social Security</b> 6.2% of your pay is withheld for taxes to pay for the old age, survivor and disability benefits of Social Security. The company pays another 6.2% of your income for these benefits.</p> <p><b>Medicare</b> 1.45% of your pay is withheld for taxes to pay for medical benefits provided by Medicare. The company pays an additional 1.45% of your pay for these benefits.</p> <p><b>Workers' Compensation</b> Provides medical treatment and income benefits if you have an on-the-job injury.</p>	\$2,679	\$2,679
<b>Cash Benefits</b>	<p><b>Holiday Bonus</b></p>		\$1,865
<b>Paid Time Off</b>	<p><b>Vacation</b> - For rest and relaxation, you receive 2 weeks of vacation.</p> <p><b>Holidays</b> - You receive 10 paid holidays each year.</p> <p><b>Sick leave</b> - You are eligible for 10 sick days per year, this has a potential value of \$1590 per year</p>		\$1,590 \$1,590
<b>Total</b>		<b>\$5,373</b>	<b>\$17,406</b>

### Benefit Opportunities

	<p>You can increase the tax advantage of your retirement savings by increasing your 401(k) contribution. Every 1% increase in your contribution will save you approximately the amount shown on the right in tax withholding.</p>	<b>\$103</b>
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