

**BenefitDecisions, Inc.**  
Summary of Benefit Costs  
Bill Brown

<b>Benefit/Plan</b>	<b>Employer Pays Annually</b>	<b>Employee Pays Annually</b>
<b>Medical</b> <i>TM-HMO Blue of Texas Plan 7 - Full Family</i>	\$6,720.00	\$2,880.00
<b>Long Term Disability</b> <i>MO - 90 High 15,000 Own/24 - Full Family</i>	\$0.00	\$72.00
<b>401(k)</b> <i>PAC - 401(k) - Full Family</i>	\$0.00	\$1,056.00
<b>Dependent Life</b>	\$100.00	\$12.00
<b>Social Security Tax</b>	\$2,480.00	\$2,480.00
<b>Medicare Tax</b>	\$580.00	\$580.00
<b>Total Benefits</b>	<b>\$9,880.00</b>	<b>\$7,080.00</b>
<b>Annual Income</b>	\$40,000.00	
<b>Total Compensation</b>	<b>\$49,880.00</b>	

**Total Benefits**  
You: \$7,080.00  
Employer: \$9,880.00

**Total Compensation**  
Annual Income: \$40,000.00  
Employer Benefit Costs: \$9,880.00  
Your Total Benefits Package equals an additional 24.70% of your annual salary.

**Additional Employee Benefits**

The above summary does not include the cost for Flex 125, worker's compensation insurance, unemployment insurance, paid time off, sick leave, overtime, or bonus pay. Please see the HR Department for details regarding those additional benefits.

*Your statement is based upon benefit elections and employment status as of date 1/18/2005. The benefit values and elections shown in this report have been calculated from a number of sources. Reasonable measures have been taken to make your benefit summary accurate, but this is not a guarantee of benefits or compensation. It is possible that not all of the benefits you are eligible for, or participating in, are represented on this statement. Furthermore, if you are over the age of 65, some benefit amounts may be reduced. Please refer to the HR department or your insurance certificate for additional details of your benefit eligibility and current coverage levels.*

**You can print updated copies of this report and find full benefit summaries of your insurance plan, provider directories and forms at [www.benefitdecisions.net/BD](http://www.benefitdecisions.net/BD). Use the following username and password:**

**Username: bbrown**  
**Password: password**