



## Open Enrollment 2006

Alexander & Baldwin, Inc.'s ("A&B") Open Enrollment takes place from October 31 through November 13. This bulletin provides you with important details about Open Enrollment, including key dates and instructions for making your Open Enrollment elections. Please read this information carefully and make any benefit changes no later than November 13.

Changes to *FlexSolutions* were provided in a bulletin distributed earlier this month. You may review a copy of that bulletin at [www.flexab.com](http://www.flexab.com), or you may obtain a copy of it from your local Human Resources Representative.

### Changing Your Benefit Elections

You can make the following changes during Open Enrollment:

- Add or delete dependents covered under your medical and dental plans.
- Switch medical and/or dental plans, or waive coverage.
- Change your Employee Life and/or Long-Term Disability coverages.
- Enroll in or change your Dependent Life and/or Accidental Death and Dismemberment coverages.
- Enroll (or re-enroll) in the Reimbursement Accounts and/or the Transportation Benefit Plan.

**Note: if you experience a qualified status change during the year and want to make changes to your coverages, please contact your local Human Resources Representative within 30 days of the change. A list of qualifying status changes is available on [www.flexab.com](http://www.flexab.com) to help you determine what status change is considered "qualified."**

### Open Enrollment Checklist

**Review** your Open Enrollment materials, which will include this bulletin with enrollment instructions, a benefits brochure, medical comparison chart, enrollment worksheet, and Denver Reserve flyers regarding the Reimbursement Accounts (*please note that Denver Reserve, our new claims administrator, refers to the Reimbursement Accounts as Flexible Spending Accounts*).

**Decide** if you want to make any changes to benefit elections, including enrolling in a plan for the first time. With the exception of the Reimbursement Accounts and/or the Transportation Benefit Plan, you do not need to do anything if you want your current elections to carry over into 2006.

**Complete** your enrollment online at [www.flexab.com](http://www.flexab.com) by November 13, 2005.

### Important Open Enrollment Dates

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|-------------------|---|--|
| October 31, 2005  | ➔ | Open Enrollment begins                             |
| November 13, 2005 | ➔ | Open Enrollment ends; enrollment must be completed |
| November 18, 2005 | ➔ | Confirmation statements mailed                     |



### The ABCs Of Making Changes At Open Enrollment

<b>A</b> ccess	<p><b>Log on to <a href="http://www.flexab.com">www.flexab.com</a></b> and click on <b>Benefits Enrollment</b>, then <b>View/Update Your Enrollment</b>.</p> <p><b>Enter</b> your Social Security number and your Personal Identification Number (PIN). Your PIN is printed on the <i>2006 Enrollment Worksheet</i> that is included in your Open Enrollment packet.</p>
<b>B</b> rowse	<p><b>View your current elections</b> by clicking on the <b>View Benefits</b> link on the home page. You might want to print a copy of this page for quick reference during your enrollment session.</p> <p><b>Review your dependent or beneficiary information</b> by clicking on <b>View Dependent Info or View Beneficiary Info</b> on the home page. Your Human Resources Representative will assist you in making any additions, deletions, or changes.</p>
<b>C</b> lick	<p><b>Change your benefit elections</b> for 2006 by clicking on <b>Enroll in Benefits</b> on the home page, and then <b>Annual Enrollment</b>. Follow the instructions that appear on your screen.</p> <p><b>Save your changes</b> by clicking on <b>Finish</b> on the Confirm Election screen, otherwise the changes you make will not be processed. Then click on <b>Log Out</b> on the home page to end your session.</p> <p><b>Change your assigned PIN</b> by selecting <b>Change PIN</b>.</p>

#### Quick Tips

1. Make sure that you save your changes when you have completed making your elections by clicking on the button labeled **Finish** on the Confirm Election screen.
2. For security reasons, the system “times out” if you are idle on the site for more than five minutes, or more than two minutes on the login page. If you are timed out, any changes you may have made will not be saved, and you will have to begin again.
3. Adding or dropping dependents cannot be done through the online enrollment system, but your local Human Resources Representative will help you make these changes.
4. You can print a temporary confirmation sheet after making and saving your changes. After Open Enrollment ends, A&B will send you a personalized confirmation statement. Please review it carefully and notify your local Human Resources Representative immediately if anything is incorrect.
5. If you have difficulties accessing the website, or questions about your password or online enrollment, contact your designated Web contact, noted below. For Open Enrollment or benefit questions, contact your local Human Resources Representative.

<b><i>If you live in Hawaii, your Web contact is:</i></b>	<b><i>If you live on the Mainland, your Web contact is:</i></b>
<p>Paulette Haisen  <a href="mailto:phaisen@abinc.com">phaisen@abinc.com</a>        808-525-6630</p>	<p>Lilly Lew  <a href="mailto:llew@matson.com">llew@matson.com</a>        510-628-4302</p>

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*This bulletin is an employee publication of Alexander & Baldwin, Inc., produced by the A&B Benefits Department in conjunction with the Human Resources Departments of various A&B subsidiaries. It contains brief highlights only. A&B reserves the right to amend or terminate all or any part of its benefits program at any time. In case of any conflict between the information in this bulletin and the official plan documents, the official plan documents will govern.*