



## Summary of Benefit Changes for 2007

The following summary outlines changes effective January 1, 2007, and is a companion piece to the online *Alexander & Baldwin Benefits Handbook*. This notice supersedes any previous communications. The benefits handbook will be updated to reflect these changes. If you have any questions about this notice, you may contact your local Human Resources representative.

Health Care Benefits	
<b>HMSA Health Plan Hawaii Plus and HMSA HealthLink</b>	<ul style="list-style-type: none"> <li>▪ The copayment for physician services is \$14. Physician services include office visits, home visits, standard immunizations, Away from Home Care (urgent care) visits, allergy testing, physical and occupational therapy, outpatient mental health and substance abuse physician visits, outpatient hospital visits and services, and outpatient surgery.</li> <li>▪ The fourth quarter deductible carryover provision is removed (applies to HealthLink only).</li> <li>▪ The current emergency room copayment also applies to emergency room visits at BlueCard providers outside of Hawaii.</li> <li>▪ Immunizations are covered at 100% at a participating provider's office.</li> <li>▪ The maximum number of visits for physical and occupational therapy is combined.</li> <li>▪ Nicotine patch benefit limits for lifetime and treatment cycles per calendar year are removed.</li> </ul>
<b>HMSA PPO Plan</b>	<ul style="list-style-type: none"> <li>▪ The fourth quarter deductible carryover provision is removed.</li> <li>▪ Immunizations are covered at 100% at a participating provider's office.</li> <li>▪ The maximum number of visits for physical and occupational therapy is combined.</li> <li>▪ Nicotine patch benefit limits for lifetime and treatment cycles per calendar year are removed.</li> </ul>
<b>Kaiser HMO (Hawaii)</b>	<ul style="list-style-type: none"> <li>▪ The copayment for physician services is \$14. Physician services include office visits, home visits, standard immunizations, Away from Home Care (urgent care) visits, allergy testing, physical and occupational therapy, outpatient mental health and substance abuse physician visits, outpatient hospital visits and services, and outpatient surgery.</li> <li>▪ Injectable travel immunizations are not covered unless they are received as part of an office visit.</li> </ul>
Retirement and Investment Programs	
<b>The Individual Deferred Compensation (IDC) Plan</b>	<b>Tax-Deferred Contributions:</b> the most you may contribute on a tax-deferred basis during 2007 is 50%, up to a maximum of \$15,500.
Transportation Benefit Plan	
<b>Parking Maximum</b>	The commuting expense reimbursement maximum is increased to \$110 per month and the parking expense reimbursement maximum is increased to \$215 per month. (The IRS announced the increased maximums after A&B's Open Enrollment period which took place in November 2006.)

This notice highlights significant changes to A&B's online benefits handbook for the above plans. Additional provisions may also apply in accordance with the terms of each benefit plan.