



October 2008  
Mainland

## Open Enrollment 2009

October 20 – November 7

The *FlexSolutions* 2009 Open Enrollment takes place from **October 20 through November 7, 2008**. Open Enrollment is your annual opportunity to review your benefit plan options and make changes to your benefits and/or dependent coverage under *FlexSolutions*.

There will be no changes to our benefit plans for 2009 except for employee contributions as described below. In mid- to late-October your Open Enrollment packet will be sent to you. We encourage you to spend time thinking about your current enrollment choices and how your benefit needs might change next year.

### Employee Contributions

Like other employers, A&B's medical and prescription drug coverage costs continue to increase at higher rates than all other benefit plans. Since A&B pays an average of approximately 80% of the medical plan cost, the Company will absorb the majority of the increase. Your 20% contribution share will also be affected. Contribution amounts depend on what plan you elect, your salary level, and the number of dependents you cover.

As a reminder, your contributions for medical, dental, and vision coverage are made on a pre-tax basis, which reduces your taxable income – and your taxes.

For Employee and Dependent Life Insurance and Long Term Disability Insurance, A&B is pleased to announce that we are consolidating these plans with MetLife. As a result, the age-based premiums for these plans will decrease (although if you move to a higher rate tier, your cost will likely increase because your cost will be based on a higher age-based rate).

### Did You Know?

In general, health plans with lower employee contributions tend to have higher employee out-of-pocket costs when care is needed. Consider your personal health care situation when evaluating the choice between paying lower employee contributions or paying less when you actually receive medical care.

Look for Your Open Enrollment materials in mid- to late-October

- FlexSolutions benefits brochure
- Medical plan comparisons
- Personalized worksheet
- And more!

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