

ELIGIBILITY GRID

	PCP	ECP	IHP	HDHP	PHN
Full-time	✓	✓	✓	✓	✓
Onboard Part-time Under 24 hours/week	✓				
Onboard Part-time 24–28 hours/week	✓	✓			
Onboard Part-time 28+ hours/week	✓	✓	✓	✓	✓
Hereafter Part-time Under 24 hours/week	✓				
Hereafter Part-time 24–28 hours/week	✓**	✓**			
Hereafter Part-time 28+ hours/week	✓**	✓**			

- For 2008, your average hours worked will come from your active service hours between the payroll weeks ending October 7, 2006 and September 29, 2007.
- Onboard part-time workers need 1,456 hours worked (28 hours multiplied by 52 weeks) during the year before open enrollment to maintain access to the IHP, HDHP, PHN, HMOs, and the Delta Dental / EyeMed plans.
- For 2008, you are eligible for plans based on your estimated length of service on April 1, 2008 (April 1 had been the start of Plan Years in the past).

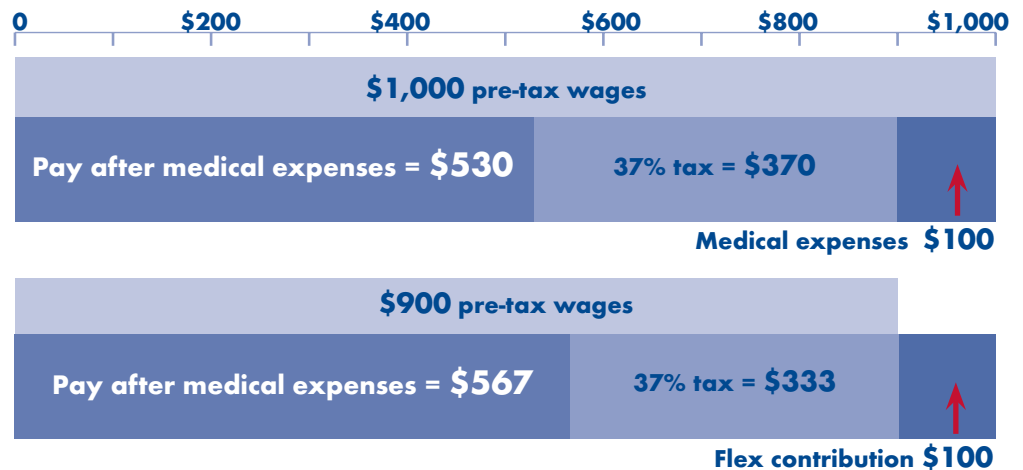
PCP: Primary Care Plan
ECP: Extended Care Plan
IHP: Integrated Health Plan
HDHP: High Deductible Health Plan
PHN: Premier Health Network

***Hereafter Part-time employees can choose the ECP after 3 years with a 24+ hour average. After 5 years and with an average of 28 or more hours, they will get a reduced rate. Hereafter Part-time employees also get reduced rates for the PCP after 2 years (with 24+ hour weekly average) and a further rate reduction after 5 years (with 28+ hours).*

TAX ADVANTAGE ACCOUNTS

Flexible Spending Account

- All Meijer members with a health plan can choose to put \$200–\$2,000 in a Flexible Spending Account in 2008.
- Whatever amount you choose will be divided by the 52 weeks in the 2008 Plan Year, deducted from your weekly paycheck pre-tax.
- **However, your annual contribution to your Flex Account is available in full at the start of the Plan Year.**
- The advantage of Flex Accounts is in the pre-tax deduction. You'll reduce how much you pay in income tax every week and still pay for your medical expenses. See the infographic to the right that illustrates the possible tax savings.
- Use your Flex Account for:
 - > Doctor or dentist co-pays
 - > Prescription and many over-the-counter medicines
 - > Prescription eyeglasses and eye exams
 - > Many other medical expenses, even if not covered by your health plan
- Flex Account money is "use it, or lose it." If you haven't spent



Let's say you make \$1,000 in a month and are taxed 37% for state, federal, and other taxes. You would have \$630 in take-home pay. If you have \$100 in medical expenses that month, you would have \$530 left after paying your medical bills. But, if you put \$100 in your Flex account instead, you would be taxed 37% on \$900 (your wages minus \$100 Flex contribution). After paying your medical bills, you would have \$567 left—a savings of \$37.

- all your Flex Account dollars by the end of 2008, take the opportunity to stock up on allowed items and services.
- Most people have at least \$200 of eligible expenses they could cover with a Flex Account and save themselves on their taxes.

Dependent Care Accounts

All UFCW members working at Meijer may make pre-tax contributions through paycheck deduction to a Dependent Care Account (DCA) to pay for child care expenses (for children under age 13), starting at the beginning of the Plan Year or within 45 days after hiring. In contrast to a Flexible Spending Account, you can withdraw only the money you've contributed to a DCA up to that point in the year.

You can find more information about DCAs on page 25 of the mBenefitsConnect Enrollment Booklet.