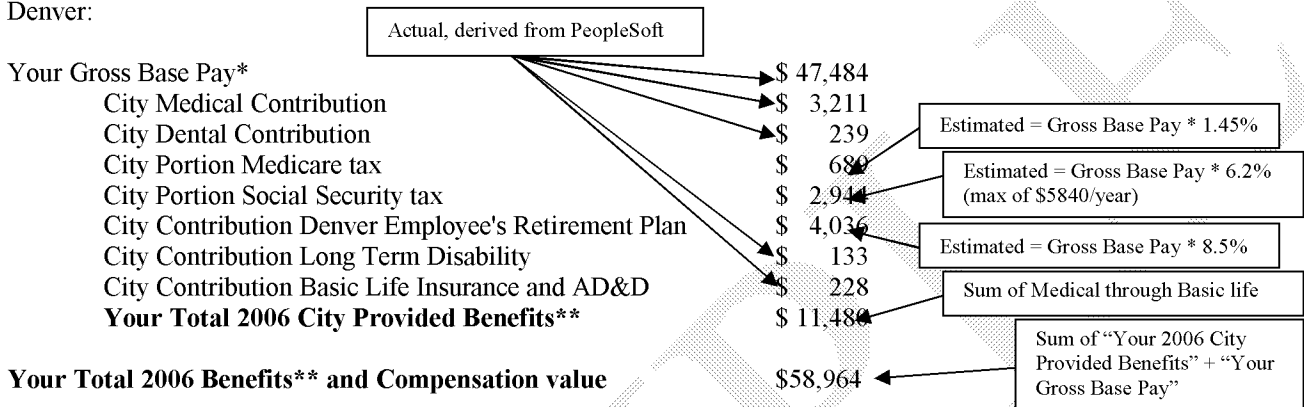


Your Total Compensation 2006 City and County of Denver

Employee Name: Joe Smith
Employee ID: 129999
Department: CSA

Your annual salary is only one piece of the total compensation package you receive as a City and County of Denver (City) employee. In addition to your gross pay, the City also contributes to your medical, dental, basic life insurance, accidental death and dismemberment (AD&D), long-term disability, retirement plan and Medicare and Social Security tax. Questions? Contact your agency human resources/payroll department.

The following is an estimate of the annual pay and benefits you receive and the cost paid for you by the City and County of Denver:



*Estimated, excludes any overtime, bonuses or differential pay. If you are an hourly employee, your Gross Base Pay is your hourly rate times your standard work hours.

**This is an estimate of the annual City Cost for Medicare and Social Security, Retirement, Long-term Disability, Basic Life and AD&D Insurance, Medical and Dental, calculated based on your Gross Pay listed above.

Additional Value of Sick, Vacation and Holidays



***Note: this is an estimate of any sick or vacation awards given to you in 2006, based on your current annual accrual; it does not represent the current value of your sick or vacation accounts. This also represents an estimate of your yearly accrual based on your years of service at the time of this report.

Your 2006 Benefit Elections

Actual, derived from PeopleSoft

Your Medical Coverage: Kaiser Permanente

You have elected the Kaiser Permanente Medical plan for you and your family. Kaiser Permanente requires that you utilize Kaiser Facilities for care. Plan highlights include: \$5 preventative visit co-pay, \$20 office visit co-pay, \$300 hospital admission co-pay, \$15 generic and \$25 brand prescription co-pays.

Your Dental Coverage: Delta EPO

You have elected the Delta EPO plan for yourself. The Delta Exclusive Panel Option (EPO), group #6791, requires you choose a dentist from the Delta EPO Network for care. Plan highlights include: No annual maximum benefit, \$10 exam copay, fixed schedule for all other procedures. Please refer to the Delta Dental web site at www.deltadentalco.com for a list of participating dentists.

Your Long Term Disability Coverage:

Long term disability (LTD) supplements your income if you are unable to work due to an extended disability. LTD benefits start after 6 months of disability and are equal to 60% of your monthly earnings, to a maximum benefit of \$6000 per month.

Your Basic Life and Accidental Death and Disbursement (AD&D) Coverage:

The City provides you with a Basic Life Insurance policy equal to 2 times your annual gross pay to a maximum of \$100,000 at no cost to you if you are a full time employee regularly scheduled to work at least 80 hours biweekly. If you are regularly scheduled to work less than 40 hours each week, benefits are prorated for half and three-quarter time employees. The amount of your AD&D Insurance benefit is equal to the amount of your Basic Life Insurance benefit.