



# Benefits Outline

## Enterprise Rent-A-Car (Page 2)

Below is a general description of the majority of benefits provided to our Hawaii employees. Please refer to your Enterprise Business Ethics Guide, Personnel Policies and Benefits Summary Plan Description for more complete information.



### For Hawaii Employees

#### Flexible Spending Accounts

Third Party Administrator:.....ADP Benefit Services  
 Effective Date: .....1st day of the 3rd month following first day of work as full-time employee

##### Health Care

**Health Care Spending Account** - *Reenrollment is required each year during Open Enrollment.*  
 Cost: ..... Funded through reductions in your compensation and payroll deducted pretax  
 Benefit: .....Pay for qualifying health care expenses with pretax dollars  
 Maximum/Minimum:.....Set aside a maximum of \$4,000 (minimum of \$130) annually in a spending account

##### Dependent Care

**Dependent Care Spending Account** - *Reenrollment is required each year during Open Enrollment.*  
 Cost: ..... Funded through reductions in your compensation and payroll deducted pretax  
 Benefit: .....Pay for qualifying dependent care expenses with pretax dollars  
 Maximum/Minimum:.....Set aside a maximum of \$5,000 (minimum of \$130) annually in a spending account (Maximum of \$2,500 if married and filing separate)

#### Life Insurance

Provider: .....MetLife  
 Effective Date: ...1st day of the 3rd month following first day of work as a full-time employee

##### Basic Life and AD&D

Cost: .....No cost to employee  
 Benefit: ..... Basic Life Insurance = 1.5 x previous calendar year wages (\$25,000 minimum/\$350,000 maximum)  
 AD&D Benefit = Doubles basic life insurance benefits for accidental death or pays a percentage for dismemberment

##### Supplemental Life

Cost: .....Funded through reductions in your compensation and payroll deducted post-tax

Benefit: .....**Optional Life Insurance:** First-time plan entry allows employee to purchase additional life insurance at 1x, 2x, 3x, 4x, or 5x annual pay (Basic and Optional Life combined cannot exceed \$1,000,000 maximum)

Supplemental Life Premium Rates  
**Optional Life:** Calculated using age, tobacco/non-tobacco and annual fiscal pay.  
 (Rates table available on ERACpeople)  
**Dependent Life:** Preset rates as follows :  
 Spouse: \$10,000/\$.21 biweekly  
 \$25,000/\$.53 biweekly  
 Child(ren): \$5,000/\$.23 biweekly  
 \$10,000/\$.46 biweekly

**Dependent Life Insurance:** First-time plan entry allows employee to purchase life insurance for spouse at \$10,000 or \$25,000; child(ren) at \$5,000 or \$10,000

Optional Life  
 • Future plan entry limited to 1x annual pay  
 • Future increases limited to next coverage level

Dependent Life  
 • Future plan entry limited to first coverage level  
 • Future increases limited to next coverage level

#### Long-Term Disability

##### Long-Term Disability

Provider:.....Unum  
 Effective Date:.....1st day of the 3rd month following first day of work as a full-time employee

Cost: ..... No cost to employee  
 Eligibility: .....Total disability for 90 calendar days  
 Benefit: .....60% of previous calendar year wages

**Benefits Outline**  
**Enterprise Rent-A-Car (Page 3)**

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**For Hawaii Employees**

**Retirement Savings Plan**

**401(k) & Profit Sharing Plans**

Plan Recordkeeper: ..... Fidelity Investments  
 Eligibility/Enrollment: ..... **401(k)** - 1<sup>st</sup> day of 3<sup>rd</sup> month following first day of work - eligible employees can enroll at [www.401k.com](http://www.401k.com) or by contacting the Fidelity service center at 800-835-5095  
**Profit Sharing** - 1st day of month following completion of one year of continuous service which includes 1,000 hours of service – eligible employees are automatically enrolled  
 Contributions: ..... **401(k)** - Employee Pretax Deferrals: 1% – 100% of compensation, limited to \$15,500 in 2008; Employer Match: 100% of employee deferral up to 3% of compensation; Rollover from previous employer’s qualified plan; Catch-up contribution for participants age 50 and over, limited to \$5,000 in 2008  
**Profit Sharing** - discretionary, based on company profitability; allocated to participants employed on last day of plan year based on a percentage of eligible wages  
 Vesting: ..... Years of Service      2      3      4      5      6  
    Vested Percentage      20%      40%      60%      80%      100%  
 Investment Options: ..... **Option 1** - LifePath® Funds automatically adjusts its portfolio mix over time based on your planned retirement date  
    **Option 2** - Build and monitor your own investment strategy by choosing individual funds based on your long-term objectives  
 Loans (401(k)): ..... Minimum: \$1,000; Maximum: 50% of employee contributions up to \$50,000

**Other Benefits**

**LifeManagement:**.....Magellan Health Services, 800 Number, 24-hour confidential EAP counseling and Work/Life resources for employees and eligible dependents  
**Adoption Assistance:** ..Maximum reimbursement of \$4,000 for Qualified Adoption Expenses  
**Rental Discounts:** .....50% for employees, spouses, eligible same-sex domestic partners, children, parents; 33% for grandparents, siblings, in-laws and other relatives