

**Please save this document for future reference.**

**Insurance Premium Payments**

The amount of your insurance premium is automatically transferred from your bank account and paid to GEBA on the first business day of the month in which the premium is due (see schedule below). Your bank statement will reflect the payment just as if you'd written a check and sent it to us.

*NOTE: Check with your bank to determine if additional charges for a debit apply, and ask how it will describe automatic debits on your bank statement. If you plan to have payments deducted from a savings account, please check with your bank to see if there are limitations (if any) on recurring debits.*

**AUTOMATIC DEBIT SCHEDULE**

| Insurance Plan                                       | Monthly   | Quarterly                        |                          | Semi-Annual                      | Annual                           |
|--|---|----------------------------------|--------------------------|----------------------------------|----------------------------------|
|  | Your account will be debited on:  | Your account will be debited on: |                          | Your account will be debited on: | Your account will be debited on: |
| Term Life Insurance                                  | Account will be debited on the<br>FIRST BUSINESS DAY<br>of each calendar month. | 01/02/2009<br>04/01/2009         | 07/01/2009<br>10/01/2009 | 01/02/2009<br>07/01/2009         | 01/02/2009                       |
| Emergency Travel Plan                                |   | 01/02/2009<br>04/01/2009         | 07/01/2009<br>10/01/2009 | 01/02/2009<br>07/01/2009         | 01/02/2009                       |
| Delta Dental Insurance                               |   | 01/02/2009<br>04/01/2009         | 07/01/2009<br>10/01/2009 | 01/02/2009<br>07/01/2009         | 01/02/2009                       |
| Long-Term Disability Insurance                       |   | 02/01/2009<br>05/01/2009         | 08/03/2009<br>11/03/2009 | 02/01/2009<br>08/01/2009         | 02/01/2009                       |
| Long-Term Care Insurance<br><i>(Cigna Plan Only)</i> |   | 02/01/2009<br>05/01/2009         | 08/03/2009<br>11/03/2009 | 02/01/2009<br>08/03/2009         | 08/03/2009                       |

The schedule for the GEBA Vision Benefits Plan is on the reverse side.

| Insurance Plan                               | Monthly   | Quarterly                        |                          | Semi-Annual                      | Annual                           |
|--|---|----------------------------------|--------------------------|----------------------------------|----------------------------------|
|  | Your account will be debited on:  | Your account will be debited on: |                          | Your account will be debited on: | Your account will be debited on: |
| Vision Insurance<br>January Effective Date   | Account will be debited on the<br>FIRST BUSINESS DAY<br>of each calendar month. | 01/02/2009<br>04/01/2009         | 7/01/2009<br>10/01/2009  | 01/02/2009<br>07/01/2009         | 01/02/2009                       |
| Vision Insurance<br>February Effective Date  |   | 02/01/2009<br>05/01/2009         | 08/03/2009<br>11/03/2009 | 02/01/2009<br>08/03/2009         | 02/01/2009                       |
| Vision Insurance<br>March Effective Date     |   | 03/03/2009<br>06/02/2009         | 09/01/2009<br>12/01/2009 | 03/03/2009<br>09/01/2009         | 03/03/2009                       |
| Vision Insurance<br>April Effective Date     |   | 01/02/2009<br>04/01/2009         | 07/01/2009<br>10/01/2009 | 04/01/2009<br>10/01/2009         | 04/01/2009                       |
| Vision Insurance<br>May Effective Date       |   | 02/01/2009<br>05/01/2009         | 08/01/2009<br>11/03/2009 | 05/01/2009<br>11/03/2009         | 05/01/2009                       |
| Vision Insurance<br>June Effective Date      |   | 03/03/2009<br>06/02/2009         | 09/01/2009<br>12/01/2009 | 06/02/2009<br>12/01/2009         | 06/02/2009                       |
| Vision Insurance<br>July Effective Date      |   | 01/02/2009<br>04/01/2009         | 07/01/2009<br>10/01/2009 | 01/02/2009<br>07/01/2009         | 07/01/2009                       |
| Vision Insurance<br>August Effective Date    |   | 02/01/2009<br>05/01/2009         | 08/01/2009<br>11/03/2009 | 02/01/2009<br>08/03/2009         | 08/03/2009                       |
| Vision Insurance<br>September Effective Date |   | 03/03/2009<br>06/02/2009         | 09/01/2009<br>12/01/2009 | 03/03/2009<br>09/01/2009         | 09/01/2009                       |
| Vision Insurance<br>October Renewal          |   | 01/02/2009<br>04/01/2009         | 07/01/2009<br>10/01/2009 | 04/01/2009<br>10/01/2009         | 10/01/2009                       |
| Vision Insurance<br>November Renewal         |   | 02/01/2009<br>05/01/2009         | 08/03/2009<br>11/03/2009 | 05/01/2009<br>11/03/2009         | 11/03/2009                       |
| Vision Insurance<br>December Renewal         |   | 03/03/2009<br>06/02/2009         | 09/01/2009<br>12/01/2009 | 06/02/2009<br>12/01/2009         | 12/01/2009                       |