



Computer Associates

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2009

Employee Benefits Guide

Computer Associates

Notice

This Benefit Guide is intended to provide a summary of the Computer Associates benefit package. It is much shorter and less technical than the legal documents and contracts that govern our benefits and policies. Computer Associates has made every effort to make sure the information in this summary is accurate; **however, in the case of discrepancy, the provisions of the legal plan documents, and the policies in the employment handbook will govern.**

This Benefit Guide is not a contract. Computer Associates is providing these benefits voluntarily and may change them at any time in its sole discretion.

This Guide does not guarantee employment. If you become an employee or currently are employed by Computer Associates, either you or Computer Associates may terminate your at-will employment relationship at any time, with or without cause, and with or without prior notice.

Computer Associates

Welcome

To All Employees:

Computer Associates offers its employees a competitive benefit package. This package is a valuable part of the total compensation you receive from our company. Please carefully review this employee benefits guide in making decisions to best meet your needs.

Computer Associates offers the following benefits:

- Medical
- Section 125 Pre-Tax Cash Plan

If you have benefit-related questions, please contact your benefits representative.

We would like to welcome new employees who are receiving this guide for the first time. Also, we want to thank those employees who have contributed to our success in this and previous years. Working together we will ensure 2008 to be a banner year.

Sincerely,

John Doe
President & CEO

Computer Associates

Eligibility

You will be eligible to participate in the Computer Associates benefit plan if you are in the following employee category

- Full-Time Employee (you are normally scheduled to work at least 30 hours per week).

If you have any of the following “Qualifying Events,” you can make changes to your benefits:

- Birth
- Adoption
- Marriage
- Divorce
- Loss of coverage

You are also eligible for benefits

- At Open Enrollment
- When you are a New Hire (A waiting period may apply)

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Observed Holidays

Throughout the year, the following holidays are paid days off:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Important Note: Unless explicitly communicated otherwise, all employees should expect to work a full, regularly scheduled work day prior to any of the above Observed Holidays.

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Payroll

For Payroll changes contact:
NAME

Pay Period: Period in which your paycheck is calculated. Pay periods are Bi-weekly.

- Below is a chart showing the scheduled pay dates for the upcoming year.

2009 Pay Dates	
January 5, 2009	June 29, 2009
January 19, 2009	July 13, 2009
February 2, 2009	July 27, 2009
February 16, 2009	August 10, 2009
March 2, 2009	August 24, 2009
March 16, 2009	September 14, 2009
March 30, 2009	September 28, 2009
April 13, 2009	October 12, 2009
April 27, 2009	October 26, 2009
May 4, 2009	November 9, 2009
May 18, 2009	November 23, 2009
June 1, 2009	December 7, 2009
June 15, 2009	December 21, 2009

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Payroll

- All Paydays fall on a Monday; except where there is an Observed Holiday on a Monday. Employees will then be paid the previous business day prior to the Observed Holiday. Except where otherwise noted:
 - The Thursday prior to your payday you will receive an emailed report of your attendance for the current pay period.
 - The following day (FRIDAY no later than 3PM) you must reply to the email you received, confirming the accuracy of your payroll report for that pay period.
 - On Monday, you will be issued a check in the amount of your verified payroll report. Should a discrepancy arise, management will promptly investigate.

IMPORTANT:

1. Employees are not allowed to "make-up" time that was to have been worked in a specific pay period. Time that was not worked will be deducted from your PTO.
2. Employees who do not submit a confirmation of their time worked; may have any unconfirmed/incomplete days deducted from their PTO.

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PTO

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PTO is time accrued each pay period for employees to utilize for vacation, sick, and personal days.

Unless, otherwise agreed to in writing, the following accrual rates apply to Computer Associates employees:

Time of Employment	Up to 1 Year	1 to 2 Years	After Year 2
<i>Non-Exempt</i>	0	4609999999999999	4
<i>Exempt</i>	0	2.4609999999999999	4

PTO REQUEST

- Other than, unforeseen absences due to sickness, etc. PTO must be requested for planned absences.
- PTO requests will be granted on a first-come, first-serve basis.

GENERAL MEDICAL PLAN GUIDELINES

Enrollment Changes

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You may change your election only during the open-enrollment period that takes place in the fall of each year. Federal law permits exceptions to this rule only when the change is due to and consistent with a “qualified family status event.” These events include the following:

- Legal marital status (marriage, death of spouse, divorce, legal separation and annulment).
- Number of dependents (events that change the number – birth, death, adoption and placement for adoption).
- Termination or commencement of employment, strike or lockout, commencement of or return from unpaid leave of absence or change in work site.
- Change in employment status that affects plan eligibility, such as a change from a non-benefits-eligible status to a benefits-eligible status (changes regarding the employee, the employee’s spouse or the employee’s dependent).
- Dependent satisfies or ceases to satisfy eligibility requirements.
- Change in domestic partner status.

TERMINATION OF COVERAGE

Your coverage under the company benefit plan will terminate at the end of the month in which one or more of the following events occur (unless otherwise specified):

- You terminate employment
- The plan terminates
- You cease to be eligible
- Your required contribution is due but not paid after any waiting period
- The date your dependent or domestic partner ceases to be classified as a “dependent” under the definition of the insurance contracts or plan

COBRA COVERAGE

Employees or dependents other than domestic partners may elect to continue plan coverage that would otherwise end because of one or more COBRA-qualifying events. Complete details on COBRA continuation coverage are included in the insurance contracts and booklets that govern each benefit.

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Medical Benefit Plan

Insured by: ABC CARRIER

Find Providers: WWW.WEBSITE.COM/PROVIDERS

Medical insurance is an important piece of CA's benefits package. With the cost of medical care continuing to rise at a double-digit rate, it is critical for us to work together to control costs.

We can slow the rate of increase by taking responsibility for our own health by:

- Adopting a healthy lifestyle including a balanced diet, exercise, taking part in health screenings and having annual physicals;
- Identifying health risks by taking a Health Risk Assessment and addressing concerns early;
- Taking advantage of continuing education opportunities;
- Using preventive care services when appropriate.

CA's medical plans are fully insured, and the company pays a portion of all employee medical and prescription claims.

Premiums withheld from employees (your payroll deductions) make up the balance of these costs. As a result, your health care decisions directly affect the costs of NBT CA's medical plans and, ultimately, the annual increases passed on to employees.

QUICK CONTACT LIST

Human Resource Contact

NAME
PHONE
EMAIL

MED CARRIER1 Contact

PHONE
WEB

PHARM CARRIER Contact

PHONE
WEB

MED CARRIER2 Contact

PHONE
WEB

How Do I enroll in CA's benefit plans? **PAGE 6**

<< **IMPORTANT INFORMATION**

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2008 Benefit Rate Sheet

Below is the amount of your cost towards the benefit plans that Computer Associates offers. This cost is taken through a payroll deduction every time you are paid. This deduction may be pre-tax. If any deduction is to be pre-tax, you must authorize the deduction through the section 125 form located in the back of this packet.

The following deductions are taken on a Bi-weekly basis.

MEDICAL DEDUCTIONS

Coverage	PPO	HMO	HSA
Employee	\$100	\$125	\$150
Employee+Spouse	\$150	\$225	\$250
Employee+Children	\$200	\$325	\$350
Family	\$400	\$425	\$450

DENTAL DEDUCTIONS

Coverage			
Employee	\$	\$	\$
Employee+Spouse	\$	\$	\$
Employee+Children	\$	\$	\$
Family	\$	\$	\$