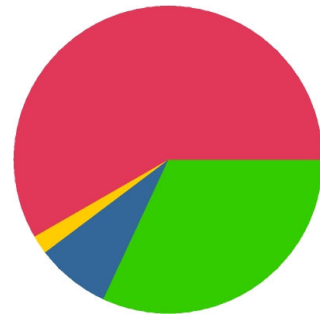


Your Total Compensation for 2011

Pay for Base Wages:	\$39,412	■
Other Pay: (certification, education, shift & jury duty)	\$1,413	■
Earned Time Off (ETO) benefit:	\$5,207	■
Other Benefits Cost:	\$21,544	■
Your Total Compensation:	\$67,576	



Your Benefits including ETO are 40% of your Total Compensation

This chart shows how your base pay and the annual cost of the various other benefits provided to you by Incredible Health combine to form your Total Compensation.

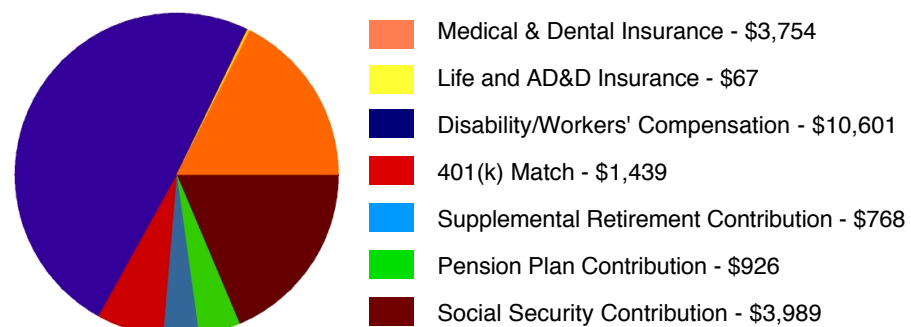
Estimated Value of Your Benefits for 2011

Benefits	Your Cost	Incredible Health's Cost	Totals
Medical	\$1,189	\$3,568	\$4,757
Dental	\$62	\$186	\$248
Flexible Spending & Dependent Care	\$2,600	\$0	\$2,600
Life and AD&D Insurance	\$0	\$67	\$67
Optional Life/Dependent Life	\$282	\$0	\$282
Short Term Disability Insurance	\$52	\$10,012	\$10,064
Long Term Disability Insurance	\$0	\$375	\$375
Workers' Compensation	\$0	\$214	\$214
401(k) Retirement Savings Plan*	\$2,877	\$1,439	\$4,316
Pension	\$0	\$926	\$926
Supplemental Retirement Contribution	\$0	\$768	\$768
Social Security	\$2,946	\$3,989	\$6,935
Estimated Cost of Total Benefits:	\$10,008	\$21,544	\$31,552
Total Annual Wages (including ETO):		\$46,032	
Estimated 2011 Total Annual Compensation:		\$67,576	

* Employee contributions include payroll deferrals and rollovers, if any.

Total Incredible Health Benefits Cost: \$21,544

This chart shows the detail of Incredible Health's annual cost of providing your benefits.



Important Notes

This statement includes highlights of your benefit plans. Information in this statement is subject to actual provisions of each plan and its summary plan description and plan documents. This statement in no way creates obligation or contract of employment. While we have made every effort to accurately report your benefit values, if you believe there is an error, please contact Human Resources. Incredible Health reserves the right to correct all errors and alter, amend or discontinue any program at any time, in its sole discretion. This statement in itself does not establish eligibility to participate in any benefit plan or guarantee any particular level of benefits or coverage. Most information in the report is based on the best available information as of December 31, 2011. Your benefits may change as your age, salary, length of service, family status, and other factors change. Retirement projections are based on your annual base wage + ETO as of January 1, 2012. To compute your Social Security benefits, we have assumed that you are currently fully insured and eligible for benefits as defined under the Social Security Act. In addition, we have assumed that you have participated continuously in Social Security from the time you first became eligible.

For Your Security Today, Your 2012 Elections

Medical

You enrolled in the Health plan, and have elected Employee Only coverage.

The health plan is convenient and affordable combining the use of deductibles, co-insurance and co-pays. To have in network coverage an employee can use any physician in the BCBS network and any Infirmary facility. There is also out of network facility coverage at higher deductible and co-insurance amounts. While drug coverage is part of the health plan, there is a separate annual deductible that must be met before the appropriate co-pay is rendered.

Dental

You are enrolled in the Basic plan, and have elected Employee Only coverage.

The Basic plan provides a \$1,000 annual maximum benefit per covered person. Preventive services are covered without a deductible. Basic restorative services are reimbursed at 80% and major restorative services at 50% after meeting a small annual deductible of \$25, subject to a family maximum of \$75.

Vision

You opted out or were not eligible for the Vision Plan.

Life Insurance

You have Life and AD&D Insurance coverage in the amount of \$61,000.

Incredible provides you employer-paid basic Term Life and Accidental Death & Dismemberment (AD&D) Insurance. The amount of coverage doubles if your death is accidental.

Life Insurance (continued)

You elected Optional Life and AD&D coverage in the amount of \$181,000.

Optional Life & AD&D Insurance provides group rates for your additional life insurance needs in amounts from one to three times your projected base annual salary. Premiums are based on your age as of January 1st of each year. The cost of this benefit is paid by you.

You opted out or were not eligible to purchase Dependent Life Insurance coverage.

Disability Insurance

Short Term Disability Insurance

This plan protects you financially if you become disabled, approved for benefits, and are unable to work. Basic coverage replaces 60% of base salary for qualifying disabilities after 80 hours of missed scheduled work hours. You may purchase (buy-up) an additional 10% of coverage to reach a maximum benefit of 70% of base salary.

You opted out or were not eligible to purchase Short Term Disability Buy-Up Insurance.

Long Term Disability Insurance

This benefit is for regular full time employees and provides income if you suffer a covered disability. Coverage becomes available the first day of the month after you complete one year of eligible employment. The plan provides a replacement of 60% of base salary up to a maximum of \$6,500 per month, beginning on the 181st day of an approved qualifying disability. Benefits continue until disability ceases, age 65 or you reach your maximum benefit.

Your Work and Family Benefits

Earned Time Off (ETO)

Based on your most recent service date, your estimated ETO accrual amount is 216 hours per year.

Incredible provides ETO to encompass holiday, vacation, personal and sick time off hours. Your accrual, which begins your first day of work, is determined by your length of service, work hours and location. It is important that you use your ETO time to recharge your body and spirit.

Pre-tax Flexible Spending Accounts

For 2012, you enrolled in Health Care Spending Account with an annual contribution of \$2,200.

You can designate up to \$5,000, before-tax, per year to reimburse non-covered health care expenses like deductibles and co-pays and some over-the-counter medicines and treatments. The entire account balance is available when coverage starts. You have until March 15th of the following year to incur claims and April 15th to file claims for reimbursement. Plan re-enrollment is annual.

For 2012, you opted out or were not eligible for the Dependent Care Account.

Additional Valuable Benefits (subject to eligibility)

- Paid bereavement
- Free parking
- Long Term Care Insurance
- Jury duty leave
- Employee special functions
- Free financial counseling/planning
- Cafeteria discount/payroll deductions
- Employee Assistance Program (EAP)
- Tuition Reimbursement
- College savings plan
- Employee Pharmacy
- Other voluntary benefits
- Credit Union
- Onsite Wellness Clinic
- Fitness Center discounts
- Business travel coverage
- Recognition programs

Your Future Security

Contact your onsite retirement counselors for personal assistance at 999-SAVE (7283).

Incredible views your retirement plans as an integral part of your comprehensive benefits package and a critical component of your future financial security. Make sure you take advantage of the resources provided by Prudential.



September 2012

Step 1 - Know Where You Are

Part 1 - Your Current Status Summary

Your Date of Birth:	11/15/1967	Your current Retirement Savings Plan Rate:	0%
Your Years to Retirement:	20.4	Total Savings Plan Balance:	\$9,356
Projected Age 65 Monthly Social Security Benefit:	\$3,056	Your Total 2011 Contributions:	\$2,877
Projected Age 65 Monthly Pension Benefit:	\$592	Incredible's Total 2011 Contributions:	\$2,207

Part 2 - Your Current Infirmity Retirement Plan Balances

Defined Contribution plan(s) as of 6/30/2012

Plan Type	Account Balance	Employer Contribution	Employee Contribution	Employer SRC Contribution	Vested Account Balance
401(k)	\$9,356	\$2,225	\$4,450	\$2,681	\$9,356
Total	\$9,356	\$2,225	\$4,450	\$2,681	\$9,356

Defined Benefit/Pension Plans as of 12/31/2011*

Current Benefit 12/31/2011	Vested Benefit 12/31/2011	Projected Lump sum at Retirement	Projected Monthly Benefit at Retirement
\$3,958	\$3,958	\$89,891	\$592

* The current and vested benefit values shown are lump sum amounts.

Balances shown above include rollovers, if any. The employer portion of your 401(k) balance includes employer matching. The above balance(s) represent the market value of your interest in the plan(s). You have a non-forfeitable right to any vested balance(s).

Step 2 - Your Retirement Needs and Projected Retirement Income

Experts generally agree that you'll need at least 80% of your current wage upon retirement. Based on your current strategy you may need to re-evaluate your retirement income goal if you have a "Gap". This projection does not reflect other assets that you may have set aside for retirement.

Before Retirement Assumptions:

- Annual wage inflation of 3%
- Annual Investment growth rate of 7%
- See the footnote at the bottom of this page for Pension assumptions
- Any 2011 contributions made to your Savings plans will continue each year until retirement & the contribution amounts will be increased each year by 3% (inflation).

During Retirement Assumptions:

- Need will increase 3% per year
- Asset growth rate of 5% per year
- Social Security inflation of 3%
- Your retirement will last 25 years.

Monthly Retirement Income Need: \$6,823

Projected Monthly Income

Monthly Social Security:	\$3,056
Monthly Pension Plan:	\$592
Monthly Savings Plans:	\$1,357
Total Projected Monthly Income:	\$5,005
Projected Monthly Gap:	-\$1,818

- Projected Monthly Income Need: \$6,823
- Projected Total Monthly Retirement Income: \$5,005
- Projected Total Monthly Gap: -\$1,818



Projected Total Monthly Gap: -\$1,818

Step 3 - Reaching Your Goals

Here are a few things to consider to help you reach your retirement goals:

- 1) Increase your contributions to Incredible's plans
- 2) Save money in a non-retirement account
- 3) Consider retiring later to give your savings more time to grow
- 4) Make certain that your total retirement portfolio is diversified

YourFutureLife on-site retirement counselors are available to meet with you to review your accounts. You can **contact them at (999) 999-SAVE (7283)**

You may also:

- a) Contact YourFutureLife Services at: 123-456-7890 or
- b) Go to www.yourfuturelife.com/Incredible

Important note: The projection of future benefits in the retirement section of this statement is only an estimate of what might happen in the future - it is not to be relied upon as an official calculation. The estimate assumes you will continue to earn pension credits up to age 65 under the Pension Plan's current provisions if applicable. It is further assumed that your annual pay in future years will increase by 3%. No adjustments have been made for either Social Security benefits that are estimated for ages before or after age 67, or for pension benefits that are estimated for ages before or after age 65. All amounts are in current dollars. The "as of date" associated with the retirement section differs from information provided in other sections of this statement.

8500

John M. Doe
123 Anywhere Dr
Big City, NC 12345-6789

Dear John,

You play a critical role ensuring the success of Incredible Health and the fulfillment of our mission to the communities we serve. Your commitment to the care and safety of our patients is recognized and greatly appreciated. As a result of your efforts and those of your fellow team members, Incredible Health was named "a Top 100 Medical System" in the U.S. for 2011 by the national quality measurement firm of QM.

Our total compensation, benefits and reward programs are designed to recognize your loyalty and commitment. Through the *You Can* program, we are able to provide market based compensation and comprehensive, affordable benefits. And, because your health and quality of life are also important to us, we are rolling out a new fitness program to support you in obtaining your personal health goals and assist you in maintaining a healthier life.

The information in this Total Compensation statement reflects the amounts paid by Incredible Health for your base compensation and benefits, including earned time off, along with your personal contributions for your benefit elections during the 2011 payroll year. As you will see, your total compensation far exceeds the earnings reflected on your typical paycheck. I hope the information included on your personal statement enhances your ability to plan for your future.

The Incredible Health Board of Directors and senior leadership team members are committed to recognizing your dedication to this organization through the sponsorship of these compensation and benefit programs. Should you have any questions regarding this information, please feel free to contact the human resources department by calling 999-999-9999.

Thank you again for your service to Incredible Health where we are firmly committed to you and our Community.

Sincerely,

John Hancock
President and CEO
Incredible Health