200 - EN LOWED UNDER TERMS NOT ALLOWED UNDER TERMS NETWORKS OF NT LTD PLAN BECAUSE FLEX Benefits Annual Enrollment

Personalized Enrollment Worksheet

This worksheet shows your current FLEX selections. Use it to help you make enrollment changes.

Before you start, please read your Decision Maker. You'll find summary charts of what's included in the various options, as well as enrollment instructions. For more details, access the on-line FLEX 2001 Enrollment Guide.

DN ZTD ZENVE

PERSONAL INFORMATION

Name:

Global ID:

Date of Birth:

Pay Frequency:

FLEX Earnings:

Annualized FLEX Credits:

Event:

Event Date: Prepared on: Bi-Weekly

\$ 46,130 (as of 30-SEP-2000) \$ 179.66 (\$ 6.91 per pay period)

Annual Enrollment

January 01, 2001

October 17, 2000

Your action is required by enrollment deadline of November 30, 2000 or you will receive default coverage. If you do not enroll you will be unable to make benefit changes until the next annual enrollment period or status change.

See your FLEX 2001 Enrollment Guide for details!

NOTE: THE HIGHLIGHTED PREAS SHOW EXISTING YOUR 2001 ENROLLMENT OPTIONS COVERNGE

Your current FLEX Benefits coverage is highlighted in the shaded areas below. All benefit cost and FLEX Credit calculations have been rounded down to the nearest penny on a per pay period basis.

SECTION A - (Company provided FLEX Credits can be applied to these options on a before-tax basis, exceptions apply for Quebec residents)

Short-Term Disability Coverage Options You may choose additional coverage as follows:				Cost Per Pay	
(1) (2)	Raise 70% benefit to 90%	\$ 0.88 \$ 0.00		\$	
	Ferm Disability Coverage Options ay choose additional coverage as follows:				
(1) (2)	Raise 50% benefit to 70% No optional coverage	\$ 5.67 \$ 0.00		\$	
Accide	ntal Death and Dismemberment Coverag	e Options	44)		
			(1) You Only	(2) You & Family	
(1)	1 x FLEX Earnings \$ 47,000		\$ 0.43	\$ 0.69	
(2)	2 x FLEX Earnings \$ 93,000		\$ 0.85	\$ 1.37	
(3)	3 x FLEX Earnings \$ 139,000		\$ 1.28	\$ 2.05	
(4)	4 x FLEX Earnings \$ 185,000		\$ 1.70	\$ 2.73	
(5)	5 x FLEX Earnings \$ 231,000		\$ 2.13	\$ 3.41	
(6)	No coverage		\$ 0.00	\$	

Should you have any questions regarding the information on this Personalized Enrollment Worksheet, please call Employee Services at ESN 333-4636 or 905-863-4636; or toll-free at 1-800-684-4636.