What’s Inside?

This enrollment guide provides a summary of your benefit options to help you make your choices. You’ll also find ways to manage your health care costs. We urge you to review the plans described in this guide, discuss them with your family, and make the enrollment choices that are best for you and your individual circumstances. Only you can decide which plans meet your needs. Once you have made your elections, we hope you will continue to make smart health care decisions and use your coverage wisely.

NEW FOR 2011 PLAN YEAR

- TrueBlue Stronger You, Stronger Blue Wellness Program
- Rx benefit for smoking cessation
- Over-the-counter drugs without a prescription are not reimbursable from a Flexible Spending Account (FSA)
- No pre-existing condition exclusions for enrollees under age 19
- Elimination of lifetime dollar limits
- No cancellation – employees must receive at least 30 days’ advance written notice before coverage can be cancelled
- Dependent health coverage extended up to age 26
- All TBI health plan premiums will be made on a pre-tax basis

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HOW DO I ENROLL?

To enroll, go to @work [My Resources, My Benefits], or go to http://trueblue.webtpa.com.
Who’s Eligible?
If you are a regular full-time employee of a TrueBlue company, you are eligible to enroll in the health and welfare benefits described in this enrollment guide. You become eligible on the first day of the month after you complete 90 days of full-time employment.

The following family members are eligible for medical, dental, vision and prescription coverage through TrueBlue:

- Your spouse
- Your children who are under age 26
  - Any age if the child is incapable of self-sustaining employment due to mental or physical disability and primarily dependent on you for support and maintenance, and the disability began prior to age 26
  - Named in a Qualified Medical Child Support Order (QMCSO)

Eligible children include legally adopted children, children legally placed for adoption, step-children who are primarily dependent upon you for support, and children residing in your household for whom you and/or your spouse are the court-appointed guardian.

When Can I Enroll?
CURRENT EMPLOYEES
Each year, TrueBlue holds an open enrollment period during which you can choose a new plan or make changes to your current benefit coverage for the upcoming plan year. This is a once-a-year opportunity to select the plans that are right for you and your family. It is important to review the options carefully because your choices will remain in effect for the entire plan year.

NEWLY ELIGIBLE EMPLOYEES
Once you become eligible for benefits, you must enroll for coverage by the date outlined in your enrollment packet. An email notification will be sent to your work email approximately four weeks prior to your enrollment deadline. If you miss this date you will not be permitted to enroll until either the next open enrollment period or after you experience a qualified change in status. (See “Changing Coverage During the Year” for details.)

CHANGING COVERAGE DURING THE YEAR
You can change your coverage during the year only when you experience a qualified change in status, such as

- Marriage, divorce or legal separation
- Birth, adoption or placement for adoption
- Change in your child’s dependent status
- Death of your spouse or child
- Start or stop of adoption proceedings
- Change in your spouse’s benefit or employment status

When a qualified change occurs, you must make your benefit choices and provide supporting documentation within 30 days of the event (in most circumstances) and your benefit changes must be consistent with the event. Please contact the benefit department for specific information.

How Do I Enroll?
To enroll or make changes to your benefits, either go to My Benefits on the @work web site (My Resources, My Benefits) or http://trueblue.webtpa.com.

What are my Health Care Options?
MEDICAL BENEFITS FOR A HEALTHY LIFESTYLE
Nothing is more important than your good health. That is why TrueBlue offers you three different medical plans designed to help you and your family live healthier lives.

TrueBlue has selected provider networks that provide access to quality care in each market. To find the network chosen for your area, please go to http://trueblue.webtpa.com, click on “Provider Networks” select your company brand then your state.

Exclusive Provider Option
The Exclusive Provider Option (EPO) provides coverage for services provided by physicians, facilities or other health care professionals who belong to a network of providers. The EPO does not provide benefits for care received from a non-network provider. If you choose to seek care outside the network, you must pay the full cost of your care.

Preferred Provider Option
The Preferred Provider Option (PPO) offers in- and out-of-network coverage. When you use network providers, the PPO provides you with a higher level of benefits but at a higher cost to employees. The PPO option also provides benefits when you use providers who are not within the network. Out-of-network visits, however, are subject to higher deductibles and the plan pays a lower percentage of covered expenses, which can result in greater out-of-pocket costs for you.

High Deductible Health Plan Option
The High Deductible Health Plan (HDHP) also offers benefits for both in-network and out-of-network services. In return for lower premiums, you share the cost of coverage with copays and a higher deductible. Once you reach the plan’s annual out-of-pocket maximum, the plan pays 100% for covered services. Your out-of-pocket expenses are higher when you use providers who do not participate in the network. There is no deductible for preventive care or well child care services received from in-network providers.
### Medical Highlights

**Plan Feature**

<table>
<thead>
<tr>
<th>EPO</th>
<th>PPO</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$250</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family</td>
<td>$750</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum (includes deductible and copays; does not include penalties)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>N/A</td>
<td>$3,500</td>
</tr>
<tr>
<td>Family</td>
<td>N/A</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

**Lifetime Benefit**

- **Physician Services**
  - Office Visits: $20 copay, then deductible
  - Routine Preventive: 100% after deductible
  - Well Child Care: 100% after deductible
  - Lab and X-ray: 100% after deductible

- **Hospital Services**
  - Room and Board (precertification required; 25% penalty)
  - Outpatient Surgery: $100 copay per visit, then deductible
  - Emergency Room: $200 copay, then deductible (copay waived if admitted)

**Advocating for You: Case Management Program**

The Case Management program from Web-TPA is designed to help patients who are experiencing catastrophic high-risk or high-cost conditions. The health care system can often be difficult to navigate, especially if you are already dealing with a serious illness or injury. The case management nurse works with you, your family and caregivers as a patient advocate and makes sure you receive the care you need at a cost-effective price. The nurse develops a thorough understanding of your condition, needs and concerns, and then works with you to help you become knowledgeable about your medical condition and how you can take a greater role in your own care.

**PRESCRIPTION DRUG COVERAGE**

If you enroll in a TrueBlue medical plan, prescription drug benefits are included. If you take certain medications on a regular basis, you can save money by purchasing prescriptions by mail order through either Postal Prescription Services (PPS) or Walgreens. With mail order prescriptions, you have the convenience of medication delivered to your home.

Your prescription drug coverage is in the form of a three-tier benefit structure based on a formulary, that is, a list of prescription drugs approved by the plan. Your copay varies, depending on the type of prescription.

**Retail Pharmacy (30-day supply)** | **Mail Order (90-day supply)**
---|---
**Annual Deductible** | | |
Individual | $25 | $25 |
Family | $75 | $75 |
**Tier 1 – Generic drugs** | | |
Tier 2 – Brand name formulary drugs | $12 | $34 |
**Tier 2 – Brand name non-formulary drugs** | | |
Tier 3 – Brand name non-formulary drugs | $50 | $150 |

Under TrueBlue prescription drug coverage, most medications do not need prior authorization. However, other medications may not be covered until your doctor or pharmacist contacts RegenceRx for approval. Your safety and care is our top priority, and our prior authorization program helps you and your doctor choose safe medications that provide you with the best value.

**Get a 30-day Generic Supply—at No Cost!**

To help you better understand and control personal costs, we are promoting generics, which use the same formula as higher-priced brand name medications, with an incentive program. Talk to your doctor about generic alternatives for the treatment of depression, diabetes, heartburn and more. If the generic medication is in the RegenceRx incentive program, your first prescription can be filled at your pharmacy at no cost to you.

**TIP:**

**BECOME AN INFORMED CONSUMER**

You’ll find tools and resources to help you make wise benefits choices and manage your health and your family’s health on WebMD, [http://www.webmd.com](http://www.webmd.com). Becoming an informed health consumer and an active partner in all aspects of your health care will help you get the most from your benefits.
GENERIC DRUGS ARE SAFE AND PROVIDE THE BEST VALUE

A formulary is an approved list of safe and effective brand name and generic drugs covered by the plan. Ask your doctor or pharmacist if your prescription is available in generic form.

The Generic Advantage

Generics can provide the same treatment benefits as brand-name medications while saving you money. The facts are clear:

- The FDA agrees that generics are as safe and effective as brand-name medications
- Generics usually cost 20-60% less than their brand-name versions
- Refills on generics are often less expensive

You can find a full list of the generics in the RegenceRx incentive program and find answers to frequently asked questions at www.regencerx.com.

VISIOn COVeRAge FOR gOOD eYeSIgHT

TrueBlue medical plans also include vision benefits to reduce eye care expenses for you and your family.

Vision Highlights

<table>
<thead>
<tr>
<th>Services</th>
<th>Plan Benefit EPO PPO and HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$20 copay, then 100%</td>
</tr>
<tr>
<td>Frames</td>
<td></td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>100%</td>
</tr>
<tr>
<td>Bifocal Lenses</td>
<td>(up to $150 combined maximum per calendar year including prescription sunglasses)</td>
</tr>
<tr>
<td>Trifocal Lenses</td>
<td></td>
</tr>
<tr>
<td>Contact Lenses</td>
<td></td>
</tr>
</tbody>
</table>

How Much Do the Plans Cost?

You and TrueBlue share the cost of coverage. In general, TrueBlue pays about 75% of the cost of medical/dental/vision/pharmacy coverage and employees pay approximately 25%. The chart below shows your share, which is determined based on your annualized salary.

MEDICAL/RX/DENTAL/VISION PLAN COSTS

| Employees with (Annualized) Salaries Less Than $35,000 Biweekly Premiums |
|--------------------------|---------------------|---------------------|
|                         | EPO              | PPO                | HDHP               |
| Employee                 | $34.62            | $161.54            | $27.69             |
| Employee + Spouse        | $126.92           | $346.15            | $92.31             |
| Employee + Children      | $99.23            | $323.08            | $71.54             |
| Family                   | $175.38           | $461.54            | $147.69            |

| Employees with (Annualized) Salaries $35,000 or More Biweekly Premiums |
|--------------------------|---------------------|---------------------|
|                         | EPO              | PPO                | HDHP               |
| Employee                 | $50.77            | $161.54            | $36.92             |
| Employee + Spouse        | $175.38           | $346.15            | $126.92            |
| Employee + Children      | $152.31           | $323.08            | $99.23             |
| Family                   | $226.15           | $461.54            | $175.38            |

DENTAL COVeRAge FOR A BEAUTIFUL SMILE

Dental benefits are included when you enroll in a TrueBlue medical plan. The plan helps you pay for most necessary dental services and supplies, including diagnostic and preventive care (such as exams, cleanings and x-rays), and basic and major restorative services (such as fillings, crowns and dentures) subject to age and frequency limits.

Dental Highlights

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Plan Benefit EPO, PPO and HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Maximum</td>
<td>$1,500</td>
</tr>
<tr>
<td>Class I, II, and III Expenses Combined</td>
<td>$50</td>
</tr>
<tr>
<td>Deductible Individual Family</td>
<td>$150</td>
</tr>
<tr>
<td>Class I—Preventive [exams, cleanings, X-rays, fluoride treatments, sealants and space maintainers]</td>
<td>100% (deductible waived)</td>
</tr>
<tr>
<td>Class II—Basic [fillings, anesthesia, oral surgery, injections, endodontics and periodontics]</td>
<td>80%</td>
</tr>
<tr>
<td>Class III—Major [crowns, dentures and bridgework]</td>
<td>50%</td>
</tr>
<tr>
<td>Class IV—Orthodontia</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>
Tax-Saving Flexible Spending Accounts for Health and Dependent Care

You can set aside money in a flexible spending account (FSA) to pay for certain health and dependent care expenses. Because your FSA contribution is deducted before taxes are taken, it lowers your taxable income while increasing your take home pay. You submit itemized receipts for eligible medical expenses, which are reimbursed with your own untaxed dollars.

TrueBlue offers two FSAs, one for the health care expenses of you and your eligible dependents, and one for dependent care expenses. You may participate in one or both of these FSAs. Only expenses for services incurred during the plan year while you are actively employed are eligible for reimbursement from your accounts.

Health Care Flexible Spending Account
You can enroll in the Health Care Flexible Spending Account, which allows you to pay for your eligible medical, dental, vision and prescription drug expenses with pre-tax dollars.

Note: Over-the-counter drugs without a prescription are no longer reimbursable under this account.

Funding Your Account
The maximum amount you can contribute is $2,000 per year.

Health Care Spending Account Debit Card
A Health Care FSA is a convenient way to save pre-tax dollars for your projected health care expenses and get reimbursed for eligible health care expenses. Reimbursement for these expenses is even easier with the Benefits debit card.

When you use the Benefits debit card to pay for your eligible out-of-pocket medical expenses at approved merchants and providers, the money is automatically deducted from your spending account. Visit www.dbsbenefits.com (Diversified Benefit Services, Inc.) to learn more about the Benefits card, how to use your FSA, eligible products and services. You’ll also find online tools, including calculators, to help you plan your contributions.

Note: The Benefits card is a prepaid debit card that works with your Health Care Spending Account only. It cannot be used with the Dependent Care Reimbursement Account.

Dependent Care Reimbursement Account
This account can use pre-tax dollars for dependent care expenses, such as child care, that enable you (or you and your spouse) to work. Your spouse must work or attend school full-time for your expenses to be reimbursable under this account.

Funding Your Account
The maximum amount you can contribute is:
- $5,000 per year for single employees or those who are married filing jointly, or
- $2,500 per year for married employees filing separately

When estimating your day care expenses, remember you may not have expenses for weeks of vacation, illness, or other times your dependent receives free care.

IRS Use-It-or-Lose-It Rule
FSAs offer sizable tax advantages. The trade-off is that these accounts are subject to strict IRS regulations, including the “use-it-or-lose-it rule.” According to this rule, you must forfeit any money left in your account(s) after your expenses for the year have been reimbursed.

The IRS does not allow the return of unused account balances at the end of the plan year and remaining balances cannot be carried forward to a future plan year. If you are unable to estimate your health care and dependent care expenses accurately, it is better to be conservative and underestimate rather than overestimate your expenses.

What Financial Security Is Available for my Family?

DISABILITY COVERAGE
If you are a full-time status employee (work an average of 32 hours per week) and are benefit eligible, TrueBlue automatically provides you with short term and long term disability coverage from Unum at no cost to you.

Short Term Disability
The Short Term Disability (STD) Plan replaces a portion of your income if sickness or injury limits or stops you from working for a short period of time. You must also have at least a 20% or more loss in your earnings.

After 14 consecutive days of disability, you would be eligible for 50% of your weekly compensation, up to a weekly maximum of $1,000, for a maximum of 11 weeks.

Long Term Disability
The Long Term Disability (LTD) Plan continues a portion of your income if you are limited or unable to perform your regular job duties for an extended period of time due to illness or injury. If you become disabled, and suffer at least a 20% or more earnings loss, the plan begins to pay you a monthly benefit 90 days after the start of your disability. LTD works with Social Security—and any other group disability coverage—to provide you with a combined monthly benefit equal to 40% of your monthly compensation (up to $2,000 per month) for the length of your disability or five years, whichever is less.

LIFE INSURANCE
Life insurance protects your family or other beneficiary if your death occurs while you are actively employed by TrueBlue. Your coverage amount will be paid to the beneficiary of your choice. Benefits for the loss of a dependent are paid to you.

Basic Employee Group Term Life and AD&D Insurance
TrueBlue pays for Basic Term Life Insurance for you in the amount of $20,000.

If your death is due to an accident, your beneficiary will receive an additional amount through Accidental Death and Dismemberment (AD&D) coverage. Your AD&D coverage is equal to your life insurance coverage amount. AD&D benefits may be payable if you pass away, lose a limb, or have a loss of speech, hearing, or eyesight because of a covered accident (either on or off the job) and the loss occurs within one year of the covered accident. The payable amount of your AD&D benefit depends on the type of loss. In the event of death due to an accident, your beneficiary may receive both your life and AD&D benefits.

Employee-Paid Additional Voluntary Life Insurance
You may purchase additional Voluntary Life Insurance for yourself in multiples of $10,000, up to a maximum benefit of $500,000 or five times your annual salary, whichever is less. If you are enrolled, you may also choose coverage for your spouse in multiples of $5,000 (not to exceed 100% of your policy coverage) and for your eligible child(ren) in $2,000 increments up to a maximum of $10,000.

Note: Death benefit for dependents birth to 6 months will be $1,000, regardless of coverage elected.

<table>
<thead>
<tr>
<th>Age</th>
<th>Child Voluntary Life Coverage Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 months to 19 years (23 if a full-time student)</td>
<td>$2,000, $4,000, $6,000, $8,000 or $10,000</td>
</tr>
</tbody>
</table>
Any amount of coverage for yourself as an employee greater than $200,000 or spouse coverage greater than $50,000, or any coverage amount if you are applying beyond your initial eligibility period, will require proof of good health and approval by Unum prior to the amount of coverage becoming effective.

Coverage amounts will reduce according to the following schedule:

<table>
<thead>
<tr>
<th>Age</th>
<th>Insurance Amount Reduces to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>65% of original amount</td>
</tr>
<tr>
<td>75</td>
<td>50% of original amount</td>
</tr>
</tbody>
</table>

Coverage may not be increased after a reduction. The Spouse Life Benefit amount will reduce by the same percentage at the same time as the Employee Life Benefit amount.

**Tip:**

**MAKE SURE YOU HAVE DESIGNATED A BENEFICIARY**

It’s important that you designate a beneficiary.

- A primary beneficiary is defined as the person you name to receive any benefits if you die.
- A contingent beneficiary is defined as the person you name to receive any benefits if the primary beneficiary is deceased.

**Work/Life Benefits**

**TrueBlue** provides work/life benefits at no cost to you because we know that your well-being, productivity and happiness depend on balancing your life at home and your life at work.

**EMPLOYEE ASSISTANCE PROGRAM**

Because unresolved personal issues can affect every aspect of a person’s life, including work performance, TrueBlue offers you and your family the Employee Assistance Program (EAP) from Unum immediately upon hire. For confidential assistance with nearly any personal matter you may be experiencing, call the EAP at 800-854-1446 (English), 877-858-2147 (Spanish), 800-999-3004 (TTY/TDD) or log on to [www.lifebalance.net](http://www.lifebalance.net) (user ID and password: lifebalance). Counselors can provide free access to referrals and information on a wide variety of topics such as stress on the job, finding a babysitter, divorce, addiction and recovery, and parenting and more.

**EMERGENCY TRAVEL ASSISTANCE**

Under this program, you and your family (whether traveling together or separately) will have access to Assist America’s emergency medical and personal travel assistance services 24 hours a day, 365 days a year.

Emergency travel assistance provides immediate assistance in accessing doctors, hospitals, pharmacies, and certain other services when faced with a medical emergency while traveling internationally or domestically more than 100 miles away from home.

One simple phone call to the number on your Assist America ID card will connect you to:

- A global network of pre-qualified medical providers
- A state-of-the-art operation center with worldwide capabilities
- Air and ground ambulance providers

**Stronger You, Stronger Blue Wellness Program**

We are very excited to tell you about a new program for all our employees called Stronger You, Stronger Blue. It’s an innovative wellness and prevention program designed to help our employees live healthier, happier lives and TrueBlue is providing it at no cost to you.

By December 2010, you should complete a general health screening as well as an online risk assessment. Then over the next year, Stronger You, Stronger Blue will help you better understand what you can do to improve your health and provide personalized coaching. Participation in the Stronger You, Stronger Blue Wellness Program can save $250 in annual healthcare premiums* when you take action to lead a healthier lifestyle. To find out more about the Stronger You, Stronger Blue Wellness Program, logon to [www.strongeryoustrongerblue.com](http://www.strongeryoustrongerblue.com) today.

*Program varies for Puerto Rico, Hawaii and Canada

**Ask the Experts**

If you still have questions after reviewing this guide and your other enrollment materials, you may contact our carriers and administrators directly.

<table>
<thead>
<tr>
<th>For Questions About . . .</th>
<th>Contact . . .</th>
<th>Web Site/Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-certification, Utilization Review, Disease Management, Case Management</td>
<td>Web-TPA</td>
<td>866-975-9460</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>RegenceRx Prescription Medication Program P.O. Box 1271, Portland, OR 97207-1271</td>
<td><a href="http://www.regencerx.com">www.regencerx.com</a> 888-437-1508</td>
</tr>
<tr>
<td>Mail Order</td>
<td>Postal Prescription Services (PPS) Walgreens Mail Service</td>
<td>800-552-6694</td>
</tr>
<tr>
<td>Specialty Medications</td>
<td>Walgreens Specialty Pharmacy</td>
<td>800-797-3345</td>
</tr>
<tr>
<td>Flexible Spending Account</td>
<td>Diversified Benefit Services, Inc.</td>
<td><a href="http://www.dbsbenefits.com">www.dbsbenefits.com</a> 800-234-1229</td>
</tr>
<tr>
<td>Disability, Life and AD&amp;D</td>
<td>Unum</td>
<td><a href="http://www.unum.com">www.unum.com</a> 800-421-0344</td>
</tr>
<tr>
<td>401(k) Plan</td>
<td>Principal Financial Group</td>
<td><a href="http://www.principal.com">www.principal.com</a> Plan #: 8-03406 TeleTouch® 800-547-7754</td>
</tr>
<tr>
<td>Employee Stock Purchase Program</td>
<td>Computershare</td>
<td><a href="http://www.computershare.com">www.computershare.com</a> Member Services: 844-666-0548</td>
</tr>
<tr>
<td>Employees Assistance Program</td>
<td>Unum</td>
<td><a href="http://www.lifebalance.net">www.lifebalance.net</a> User ID and password: lifebalance 800-854-1446 (English), 877-858-2147 (Spanish), 800-999-3004 (TTY/TDD)</td>
</tr>
<tr>
<td>Voluntary Benefits – Term Life &amp; AD&amp;D</td>
<td>Unum</td>
<td><a href="http://www.unum.com">www.unum.com</a> 800-635-5597</td>
</tr>
</tbody>
</table>

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