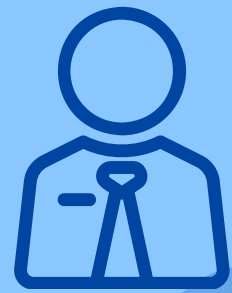


Understanding Class Type

WFI Health Insurance Services



Full-Time Employee



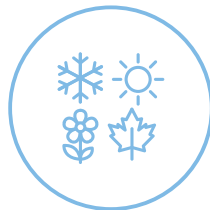
Part-Time Employee



Salaried Employee



Hourly Employee



Seasonal Employee



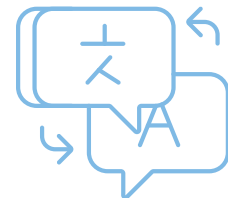
Temporary Employee



Employee working in the same geographic location



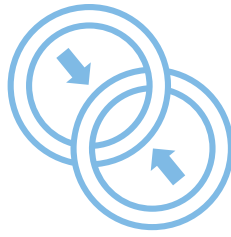
Employees in a waiting period



Foreign employees who work abroad (and are non-resident aliens with no U.S income)



**Employees covered by a
collective bargaining
Agreement (CBA)**



**Any combination of two or
more of the above classes**

NOTE:

**You must treat employees in
the same class uniformly.
Strategic class segmentation
allows flexibility without
discrimination.**