

Dear Eligible Participant:

The America's Thrift Stores are pleased to inform you that you are eligible to participate in our Guardian employee benefits program. The Guardian benefits are designed to go into effect the 1st of the month following 6 months of employment.

You should be given a handout of information from The Guardian by one of the managers or clerks in your 5th month of employment. If you select any of the voluntary insurance programs, the deductions should be made in the 6th month of employment and the coverage will be effective the 1st of the 7th month of employment.

You will be given a Guardian application and a cafeteria election form that must be completed and signed. The application should be returned to the office in your store immediately. The office will forward your application to the corporate office, attention Kay Kontzen.

The America's Thrift Stores, Inc. provides all full time employees with a free \$10,000 of life insurance coverage at no cost to the employee. You must complete the application and election form to receive this coverage. It should be completed and a beneficiary named. We recommend that you not name minor children as beneficiaries. The \$10,000 of life insurance is subject to plan restrictions and may be reduced at certain ages.

On the same Guardian application, you have a one-time option to enroll in the following benefits:

1. Dental and Vision Insurance – Employee \$8.17 per pay period
2. Supplemental Life Insurance – Employee \$15,000, \$25,000, \$50,000

You have 30 days from the 1st of your 5th month of employment to enroll in these programs on a guarantee issue basis, with no health questions for the life insurance coverage and full dental coverage. If you do not enroll within the 30-day period, your dental benefit will be reduced and you will not have coverage for some of the more expensive procedures. If you are considered a late entrant for the dental, you will have coverage for preventative care only. You will have a six-month wait on basic services and a 12-month wait on major services.

If you need additional information that you cannot obtain at the store level, you should contact Kay Kontzen at the corporate office at (205) 520-5440 or for coverage benefit information contact our broker, Bill Miller at (205) 871-7773 or toll free at (888) 863-6566.