

**Direct Pay Data Request - 2010**  
**AG**

**AG1 - 52**

Regarding Exhibit 7 employee long term disability insurance, what contribution is made by the employee?

*Person Responsible:* Fogerty.D

*Answer:*

After completing one year of service, Full-time employees are enrolled in the long-term disability program on the following January 1 or July 1 (whichever comes first), at no cost to the employee.

- c. N. Benoit, Esquire
- J. Cogan, Jr., Esquire
- B. Niehus, FSA, MAAA

12/17/2010