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your
call

NORTEL
NORTHERN TELECOM

1997 CONFIRMATION STATEMENT

Prepared for [REDACTED]

This is a statement of the benefit selections you have chosen and the cost of each option. These selections will stay in effect through 1997 unless you have a change in family status. Refer to your Highlights Brochure for Dental, Vision and Hearing Care plan lock-in provisions. If the information on this statement is correct, keep it for your records.

Your FLEX Credits Per Pay Period: **\$ 19.99**
(Remember to subtract your FLEX credits from the total cost of your benefits)

1997 Selections

Benefit	Option	Coverage Level	Cost Per Pay Period
Medical	Premium	You + Your Spouse Only	\$ 12.65
Dental, Vision and Hearing Care	Comprehensive	You + Your Spouse Only	\$ 5.57
Employee Life and AD&D Insurance	Core Life	\$ 56,000	\$ 0.00
	Core AD&D	\$ 56,000	\$ 0.00
	BNR Life	100% of FLEX Earnings (\$ 56,000)	\$ 3.62
Dependent Life Insurance - Spouse		\$ 25,000 coverage	\$ 1.66
Dependent Life Insurance - Child(ren)		No coverage	\$ 0.00
Short-Term Disability	Core	13 weeks at 100% of FLEX Earnings followed by a second 13 weeks at 70%	\$ 0.00
	Optional	Raise 70% benefit to 90%	\$ 1.64
Long-Term Disability	Core	50% of FLEX Earnings	\$ 0.00
	Optional	Raise 50% benefit to 70%	\$ 9.61
Total Cost of your selections			\$ 34.75

Since the total cost of your elections is more than your FLEX Credits, \$ 14.76 will be deducted from each pay.

The beneficiary(ies) you have named for all benefits, as listed on your Total Compensation Report, remain on file in your HR Info Center. Any changes to beneficiary information should be directed to your HR Info Center.

Note: Where applicable, benefit costs will be subject to sales and/or income taxes. Refer to your Enrollment Workbook for tax application details.

Personal Information

Call the HR Infocentre at 1-800-NT4-INFO, ESN 333-4636 or (905) 863-4636 if there are any errors in your personal information, no later than December 2, 1996.

Prepared on: 11/12/96
Employee Number: [REDACTED]

Date of Birth: [REDACTED]
Date of Hire: [REDACTED]

Pay Frequency: Biweekly
FLEX Earnings: \$ [REDACTED]