

Your 2000 Canadian FLEX Benefits Confirmation Statement

This is a statement of the benefit selections you have chosen and the cost of each option. These selections will stay in effect through 2000 unless you have a Qualified Life Event. Please ensure all information on this statement is accurate and retain it for your records.

Name: JOSEPH G MCAVOY

Global ID: 0503997

Submission Date: 24-NOV-1999

Benefit/Option	Coverage Level	Employee Cost Per Pay Period	Employee Cost Per Year	Nortel Cost Per Year
Section A				
Core Short-Term Disability				
13 Weeks at 100% FLEX Earnings, plus 13 weeks at 70%		\$ 0.00	\$ 0.00	\$ 595.66
Optional Short-Term Disability				
Raise 70% benefit to 90%		\$ 2.03	\$ 52.78	\$ 0.00
Core Long-Term Disability				
50% of FLEX Earnings		\$ 0.00	\$ 0.00	\$ 467.22
Optional Long-Term Disability				
Raise 50% benefit to 70%		\$ 13.04	\$ 339.04	\$ 0.00
Optional AD&D Insurance				
3 x FLEX Earnings	You & Family (\$ 318,000)	\$ 4.69	\$ 121.94	\$ 0.00
Medical Care				
Plus	You & Family	\$ 10.88	\$ 282.88	\$ 617.76
Dental/Vision/Hearing Care				
Plus	You & Family	\$ 10.34	\$ 268.84	\$ 901.94
Section B				
Core Employee Life Insurance				
1 x FLEX Earnings	\$ 100,000	\$ 0.00	\$ 0.00	\$ 305.24
Optional Employee Life Insurance				
No optional coverage		\$ 0.00	\$ 0.00	\$ 0.00
Dependent Life Insurance - Spouse				
\$ 100,000	Non-Smoker	\$ 2.76	\$ 71.76	\$ 0.00
Dependent Life Insurance - Child				
\$ 10,000 per child		\$ 0.43	\$ 11.18	\$ 0.00
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FLEX Credits:	\$ 15.90	Net Cost:	\$ 28.27	
Taxable Pay:	\$ 0.00	HCRA:	\$ 0.00	



NOTE: Benefit costs including excess credits will be subject to applicable taxes. Refer to your 2000 FLEX Benefits Handbook for tax application details.

Should you have any questions regarding the information on this confirmation statement, please call the InfoCenter at ESN-333-4636 or 1-800-684-4636.