

TABLE I
401(k) PLAN FEATURES BY PLAN DATE

	Before 4/1/1998	After 4/1/1998
<i>Eligibility</i>		
Eligible employees	All except union and temporary employees	All except union and temporary employees
First eligible	After one year of employment	Immediately upon hire
Employer match eligible	After one year of employment	After one year of employment
<i>Contributions</i>		
Employee contributions	1 percent to 15 percent of compensation ^a	1 percent to 15 percent of compensation ^a
Employer match	50 percent of employee contribution up to 6 percent of compensation ^a	50 percent of employee contribution up to 6 percent of compensation ^a
<i>Vesting</i>		
Vesting of employee contributions	Immediate	Immediate
Vesting of employer contributions	2-year cliff	2-year cliff
<i>Participation</i>		
Default participation decision	No	Yes
Default contribution rate	None	3 percent of compensation
Default fund allocation	None	Money market fund