

For Your Benefit

Trends is Pleased to Introduce New Benefits Newsletter

INSIDE THIS ISSUE:

EAP	2
401K: ROTH vs. Traditional	2
Staying Active	3
Healthy Recipe	4
Quick Info	5

Trends offers many benefits to its employees, which can sometimes seem overwhelming or confusing. In order to provide a better understanding of these benefits, HR will be publishing this newsletter on a quarterly basis.

Our objective is to provide answers to general questions, as well as resources for additional information.

We also aim to help Trends employees achieve

a healthier lifestyle, by featuring healthy recipes and sharing employees' tips for active living.

Employees will also see a few resources and pieces of information related to taxes and other financial topics.

We want to make sure to answer **your** questions, so if there is a benefit-related topic you would like to see in the newsletter, please email Mary Duckworth or Carol Kilgore. Please also

contact HR if you would like to share your tips for staying active, or would like to submit your own healthy recipe.

Did you know?

The IRS website features a tool called "Withholding Tax Calculator", which can help you determine the number of exemptions you should be claiming. Based on information you can pull from your most recent pay stub, you could determine if you are having too much or too little withheld each pay period.

www.irs.gov

New Benefit: Accident & Critical Illness Insurance

Trends International, LLC recently introduced a new benefit, aimed at providing employees and their families peace of mind if you have an accident and/or critical illness.

Accident and critical illness insurance perform much like an extended warranty that supplement medical coverage in important and attractive ways. For example, a payout is triggered when an accident occurs or a critical illness is diagnosed. The money can be used in any way.

Additionally, employees do not have to be enrolled in Trends' health benefits in order to be eligible to elect accident and/or critical illness insurance.

Employees electing the coverage(s) may also take the insurance with them if they ever decide to leave Trends' employment.

Employees electing to receive the accident insurance will receive specified dollar amounts, which are dependent upon the type of injury and medical care needed

as a result of an accident. Those electing the critical illness insurance will receive specified dollar amounts depending on the type of illness. They are also eligible to receive a wellness benefit upon providing proof that a routine medical examination takes place during the calendar year. More information regarding these benefits can be found on the Associates' side of Trends' website, under Human Resources.

What Can the Employee Assistance Program (EAP) Do for You?

EAP Resources:

- Child and Elder Care Search
- Work Performance Toolbox
- Financial Calculators
- Self-Assessments & Questionnaires

Trends employees have the benefit of an Employee Assistance Program through Lincoln. The EAP offers employees guidance when dealing with difficult situations.

The EAP's website contains many articles; offering advice on various topics such as emotional well being, family life, healthy living, leadership skills and finances.

Through the website, employees can be connected with counselors who can help determine if outside

assistance is needed.

EAP services offer assistance in depression, stress management, anxiety, family conflicts, relationship problems, financial or legal concerns, alcohol or drug addictions, gambling problems, parenting issues and child or elder care.

Employees can utilize the services of the EAP with the comfort of knowing that the information is confidential. Calls to the counselors are free, as is access to the

informative articles on the EAP website. For more information, please refer to the Associates' side of Trends' website. The EAP flyer can be found under Human Resource/Payroll Misc. Documents.

Roth or Traditional 401k?

As you know, Trends now offers employees the opportunity to contribute to a Roth 401k, in addition to the Traditional 401k.

The Roth 401k is different in that the contributions are post-tax (versus pre-tax in the Traditional IRA). If you are unsure whether or not Roth is right for you, visit <http://finance.yahoo.com/how-to-guide/personal-finance/12917> to see side-by-side comparisons

of the two. You can also contribute to both at the same time.

The enrollment and change forms are available on the Associates' side of Trends' website. Go to Human Resources, then Human Resources and Payroll Miscellaneous Documents. Under 401k, you will find the forms. Once completed, submit to Human Resources for processing.

In the same section of the

Trends website, you will find the 401k plan description. The plan description contains information regarding contribution limits, vesting and much more.

Fit & Active

If you are like most people, you have a busy life outside of Trends. How do you juggle staying active while working and maintaining a family? Do you ride bikes? Play organized sports? Run? Let us know and you could be featured!

Operations Supervisor, Mike Stein, stays active by running. He has participated in many races, including 20 half marathons! Mike says he enjoys the sense of accomplishment that comes from completing an event. He frequently finishes in the top 10%.

Mike says he runs because, "he likes to eat and it helps keep him healthy, even when his eating habits don't."

Running is a great activity for most people, because it requires very little equipment. All you need is a pair of supportive running shoes and comfortable workout attire.

If you are interested in taking up running, there are many sources for tips on how to get started. At www.runnersworld.com, for example, you can find training tips, links to competitive runs and more.



Tips for a Fun & Effective Run

- Drink plenty of water before, during and after your run.
- Be safe: do not run in unfamiliar or dangerous places (along streets with construction, for example).
- Find a running buddy, who will help keep you motivated.
- Avoid running at night. If you must run after dark, be sure to wear reflective clothing and avoid areas with heavy traffic.
- Vary your route. You may get bored if you run the same trail every time.
- If you are a beginner, mix walking into your run. Do not feel like you should be able to finish a 5k on your first trip out!

Healthy Eating



Lemon Chicken with Roasted Garlic

Ingredients:

- 8 skinless boneless chicken thighs, washed and patted dry
- 1/3 cup lemon juice
- 1/4 cup olive oil
- 10-15 whole peeled garlic cloves
- 1/2 cup chicken broth
- 1 Tbsp dried oregano
- Salt and pepper

Directions:

Preheat oven to 400 degrees. Place the garlic in a roasting pan. Lay the chicken thighs over the garlic cloves. Top the chicken with the remaining ingredients and season well with salt and pepper. Roast in 400 degree oven, turning occasionally until the chicken is golden and most of the broth/juice has evaporated, leaving only olive oil in the pan. Remove the chicken and garlic cloves from the pan leaving the olive oil behind. Serve the chicken garnished with the whole roasted garlic cloves and additional lemon wedges.

Number of Servings: 4



If you have a healthy recipe that you would like to share, please submit to the Human Resources Department.

Upcoming Events

Open Enrollment: Health, Prescription, Dental & Vision – November 25th - December 15th

Open Enrollment: Flex Spending – November 25th - December 15th

Indy Holiday Luncheon at Indianapolis Zoo's Dolphin Pavilion - December 8, 2010

Important Contact Information

Health/RX/Dental/Vision

www.Anthem.com

Anthem Dental Customer Service:

(800) 282-1730

(800) 367-5897

Anthem Life:

(800) 551-7265

Financial Center Federal Credit Union:

(317) 916-7730

**Anthem Customer
Service:**

(877) 814-9709

**Anthem Prescription
Customer Care:**

(800) 962-8192

TDD: (800) 221-6915

Enrollment and Change Forms can be found on the Associate side of Trends' website:

http://www.trendsiinternational.com/mm5/merchant.mvc?Screen=CTGY&Store_Code=TI&Category_Code=AS_HR_FORMS

2010 Holiday Schedule

November 25 – Thanksgiving Day, Thursday

December 23 & December 24 – Christmas Eve and Christmas Day

December 31 – New Year's Day

