

It's Time to Enroll in Your Home Depot Benefits!



4 ANNUAL ENROLLMENT MUST-KNOWS

1

This guide is a summary of new programs and changes for 2011.
For complete information, visit www.livetheorangelife.com.

2

YOU MUST TAKE ACTION during your enrollment period if you want to:

- Enroll in the new Critical Illness Protection Plan
- Enroll in spending accounts (full-time associates only)
- Add or remove a dependent

3

You will default into your current coverage if you make no new elections.*

* Salaried associates will default to tax on plan cost for Long-term Disability.

4

**Enroll online during your enrollment period for
A CHANCE TO WIN FREE MEDICAL
COVERAGE FOR A YEAR!**

8

lucky winners who
enroll online can win
FREE medical
coverage for
2011!

YOUR 2011 ENROLLMENT PERIOD

Your enrollment period is November 16th - November 30th.

¿No hablas o lees inglés?

Por favor llame al Benefits Choice Center (Centro de Opción de Beneficios) al 1-800-555-4954
y diga "Estados Unidos" para hablar con un representante en español.



The Benefits Department
The Home Depot
2455 Paces Ferry Road, C-18
Atlanta, GA 30339





LIVE the That's the power of The Home Depot.
Orange LIFE!

Don't miss
your chance to win

FREE

medical coverage
for a year!

Your 2011 Annual Enrollment Must-Knows Guide

NEW Programs • Simplified Enrollment



For All Hawaii Associates

TOP 4 NEW PROGRAMS AND CHANGES

1

Health Care Reform Impact To The Home Depot Medical Plans

- **For All Associates:** Extend coverage for eligible children through age 26
- **For Full-time Associates:** Over-the-counter drugs are no longer eligible for reimbursement through the health care spending account, unless accompanied by a doctor's prescription
- **For Part-time Dependent Medical Coverage:** Remove pre-existing condition limitation for children under age 19

Watch
for more
information on
Health Care Reform
in the coming months

2

New Critical Illness Protection Plan

- Financial protection from unexpected illnesses
- Get rewarded for getting your annual physical

3

New FREE Service: Best Doctors®

- Confidential second opinion from world-class doctors
- Medical plan enrollees can begin using this service November 1—you don't have to wait until 2011



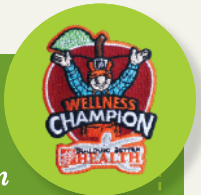
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New Administrators

- Minnesota Life for Life Insurance and AD&D Plan and Liberty Mutual for Disability coverage—with a reduced cost for most plan options compared to 2010

**Earn a Wellness Champion patch for your apron
by setting and meeting a personal health goal in 2011!**

Talk to your work location's designated Wellness Champion and let them know that you have set and met a personal health goal. Your Wellness Champion can nominate you as a winner for the Wellness Champion patch. For example, quit smoking for at least six months or achieve a weight loss goal. You can find examples of other personal health goals on [myApron](#). Check out the stories of how your fellow associates earned their Wellness Champion patch on www.livetheorangelife.com.



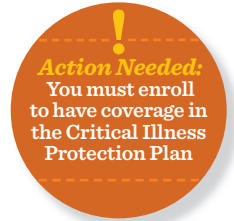
New Critical Illness Protection Plan

The Home Depot is excited to offer the new Critical Illness Protection (CIP) Plan through Allstate. This plan pays a lump-sum benefit if you have an unexpected illness such as a heart attack or cancer. This benefit can be used to help pay for out-of-pocket medical expenses, your rent or other bills like your car payment.

Plan Highlights

You have 4 lump-sum benefit options to choose from:

- \$5,000
- \$10,000
- \$20,000
- \$30,000





The cost of your coverage is based on the benefit amount you choose, who you cover, your age and whether you are a tobacco user. The plan pays either 100% or 25% of your benefit amount, depending on your illness. In addition, you can receive an annual incentive of \$75 if you take advantage of certain wellness services (for example, an annual physical or mammogram) for each covered person.

Examples of Illnesses Covered Under the CIP Plan

Illness	Percent of Lump-Sum Benefit Amount Paid
Heart Attack	100%
Stroke	100%
Invasive Cancer	100%
Coronary Bypass Surgery	25%

For a complete list of covered conditions, go to the Annual Enrollment Guide at www.livetheorangelife.com.



Earn your Wellness Champion patch!
Carmen at Store 213 gets lots of time outside helping our customers with their gardening needs. She also likes the health benefits of taking a walk every evening. Her evening walk and changes in her eating habits have helped Carmen lose 50 pounds. This 19-year associate now inspires her fellow associates to take their own evening walks and get healthier!

New FREE Program: Best Doctors[®]

If you are covered under a Home Depot medical plan, Best Doctors, can provide you with a confidential expert second opinion so you can be more confident you're getting the right diagnosis and the right treatment.

When you or your family member is facing a health issue, it's difficult to know exactly what to do—especially if you get conflicting advice from different specialists.

You need the right answers to tough questions:

- Am I getting the right treatment?
- Is surgery really my best option?
- Is my doctor right?

One phone call to Best Doctors at **1-866-797-8021** gives Home Depot medical plan participants access to the expertise and experience of world-class physicians representing over 400 sub-specialties of medicine and surgery.

Best Doctors Case Findings

61%
change in
treatment

22%
change in
diagnosis

38%
of surgeries
avoided



Earn your Wellness Champion!
When Paul at Store 6614 became a father, he made a promise to himself to stop smoking. He kept that promise. Paul said that he would never touch another cigarette and that this is a lifetime commitment for him. He is a role model for his child and has earned his wellness champion patch!

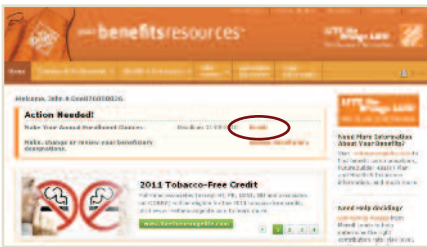
How to Enroll

Step 1

Visit www.livetheorangelife.com and click **Enroll Now**



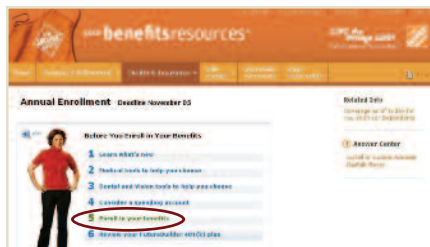
Step 2



Log on to the *Your Benefits Resources* web site with your user ID and password and click **Enroll** under **Action Needed**. If you don't remember your user ID or password, follow the prompts.

Step 3

You will see the enrollment steps, which include helpful tools and resources. Once you are ready to proceed with enrollment, click on **Step 5—Enroll In Your Benefits**.



You Also Can Enroll Through the Benefits Choice Center

You can enroll by phone by calling **1-800-555-4954** to speak with a representative. Be prepared for wait times. The quickest way to enroll is online.

2011 Biweekly Payroll Deductions

	Associate Only	Associate + Spouse	Associate + Child(ren)	Associate + Family
Hawaii Full-time Hourly and Salaried Associates and Dependents—Medical Coverage				
Medical Plan Options				
HMSA PPO	\$9.60	\$174.00	\$137.25	\$220.75
HMSA HMO	\$9.60	\$172.00	\$135.75	\$218.50
Kaiser HMO	\$9.60	\$149.00	\$117.50	\$189.00
Hawaii Part-time Hourly Associates—Medical Coverage				
Medical Plan Options for Associates Only				
HMSA PPO	\$4.80	n/a	n/a	n/a
HMSA HMO	\$4.80	n/a	n/a	n/a
Kaiser HMO	\$4.80	n/a	n/a	n/a
Dependents of Part-time Hourly Associates—Limited Medical & Rx Coverage and Hospital Indemnity Plan¹				
Medical Plan Options for Dependents of Part-time Hourly Associates—Limited Medical & Rx Coverage				
Aetna/SRC \$10,000 Max	n/a	\$59.52	\$59.52	\$107.10
Aetna/SRC \$20,000 Max	n/a	\$82.80	\$82.80	\$149.04
Hospital Indemnity Plan¹				
Coverage	n/a	\$6.90	\$6.90	\$11.28
Dental & Vision Coverage				
Dental Options				
MetLife \$500 Annual Maximum	\$5.52	\$11.03	\$11.16	\$16.75
MetLife \$1,000 Annual Maximum	\$11.50	\$23.00	\$23.28	\$34.92
MetLife \$2,000 Annual Maximum	\$14.26	\$28.51	\$28.86	\$43.30
Vision Options				
EyeMed Select \$120	\$2.08	\$3.64	\$3.78	\$6.32
EyeMed Select \$150	\$4.96	\$8.87	\$9.30	\$14.59

¹ The Hospital Indemnity Plan is NOT a traditional medical plan but will provide some limited assistance with hospitalization costs.

- For weekly rates, take the biweekly rates above, multiply by 26, then divide by 52.
- In some instances your paycheck may not be enough to cover the entire amount of your benefits premiums. In those cases, the amount of the premium above your paycheck is still owed and will be collected from your future paychecks.

For all other benefit premiums log on to *Your Benefits Resources*TM at <http://resources.hewitt.com/homedepot> or call the Benefits Choice Center at 1-800-555-4954.




Earn your Wellness Champion patch!

Tami at Store 6368 beat the “8 pounds in 8 weeks” challenge by losing 28 pounds! Following the challenge’s guidelines worked for Tami and it can work for you too. Take the challenge yourself, and become a Wellness Champion!

The benefits information in this Annual Enrollment Guide is provided as a service to associates. In the event of a conflict between the information provided in the Annual Enrollment Guide and the *Benefits Summary* and other plan documents or policies, the plan documents or policies will govern.