

**Features of Northern California Conference's  
Auto Insurance Assistance Plan:**

The additional auto insurance assistance plan is based on the North American Division policy #Y29 15, and replaces Northern California Conference's previous policy.

The plan is a flat allowance plan based on the primary work assignment location of eligible employees. The work locations in the conference have been placed into 7 auto insurance premium groups. The amount of your allowance is primarily determined by the average premiums for the group to which your primary work location has been assigned. Allowances will no longer be based on the actual premiums you pay.

The allowances available in each of the 7 groups vary depending on the number of vehicles in your household, and whether you have female, male, or no dependent children