

Transition Scenarios - Legacy-New Model (November 8th).xls
Coastal Employee (Front loaded)

	2006	2007	2008	2009	Transitional \$ Bank	2010		
Coastal Employee who elects the "Legacy" model (as of Jan. 1, 2007)	32 SWYL days (Earned)	32 SWYL days (2006) (Current SWYL rules apply)				\$ Bank - cashed out at the end of 2009	19 'Legacy' days (Entitled) 13 True Bank (Earned & Taken)	
		19 Legacy days (Entitled) 13 True Bank (Earned, but deferred to \$ bank)			Legacy days (Unused 2007) 13 True Bank (Unused 2007)			
		64 TOTAL -19 (subject to operations ?) -13 (automatically deferred) 32	19 Legacy days (Entitled) 13 True Bank (Earned & Taken)				Legacy days (Unused 2008) True Bank (Unused 2008)	
				19 Legacy days (Entitled) 13 True Bank (Earned & Taken)			Legacy days (Unused 2009) True Bank (Unused 2009)	
		*****Note: 10 "Legacy" or "Choice" Days can alternatively be deferred to the HSA/Group RRSP/Cash)*****						
Coastal Employee who elects the new "Standard" model (as of Jan. 1, 2007)	32 SWYL days (Earned)	32 SWYL days (2006) (Current SWYL rules apply)				\$ Bank - cashed out at the end of 2009	10 Choice Days (Entitled) 13 True Bank (Earned & Taken)	
		10 Choice Days (Entitled) 13 True Bank (Earned, but deferred to \$ bank)			Choices days (Unused 2007) 13 True Bank (Unused 2007)			
		55 TOTAL -10 (subject to operations ?) -13 (automatically deferred) 32	10 Choice Days (Entitled) 13 True Bank (Earned & Taken)				Choices days (Unused 2008) True Bank (Unused 2008)	
				10 Choice Days (Entitled) 13 True Bank (Earned & Taken)			Choices days (Unused 2009) True Bank (Unused 2009)	
		*****Note: 10 "Legacy" or "Choice" Days can alternatively be deferred to the HSA/Group RRSP/Cash)*****						
Coastal Employee who elects the new "Standard" model (as of Jan. 1, 2008)	32 SWYL days (Earned)	32 SWYL days (2006) (Current SWYL rules apply)				\$ Bank - cashed out at the end of 2009	10 Choice Days (Entitled) 13 True Bank (Earned & Taken)	
		19 Legacy days (Entitled) 13 True Bank (Earned, but deferred to \$ bank)			Legacy days (Unused 2007) 13 True Bank (Unused 2007)			
		64 TOTAL -19 (subject to operations ?) -13 (automatically deferred) 32	10 Choice Days (Entitled) 13 True Bank (Earned & Taken)				Choices days (Unused 2008) True Bank (Unused 2008)	
				10 Choice Days (Entitled) 13 True Bank (Earned & Taken)			Choices days (Unused 2009) True Bank (Unused 2009)	
		*****Note: 10 "Legacy" or "Choice" Days can alternatively be deferred to the HSA/Group RRSP/Cash)*****						