

# Summary of 2009 Employee Benefits

FOR REGULAR FULL-TIME EMPLOYEES



TWC offers competitive, flexible and affordable benefits designed to meet a variety of needs. Overall, our benefits are a significant competitive advantage that contributes to our success, as well as the success of our employees. Extraordinary benefits and the power to choose are key to what makes working at Time Warner Cable great. Read on for a look at what we offer.

**EMPLOYEES**  
THE POWER OF YOU **FIRST**

 **TIME WARNER CABLE**  
THE POWER OF YOU™

# HEALTH CARE

Protection from the high cost of health care gives you peace of mind and financial security. Time Warner Cable offers that protection by providing medical program options that cover a wide range of services, from preventative and routine care, to hospitalization, surgery, prescription drug coverage and mental health and substance abuse treatment coverage. When you choose a medical program, you're covered automatically under the dental and vision programs, as well as prescription drug coverage. You share the cost of medical coverage with Time Warner Cable, with TWC paying most of the cost.

## MEDICAL Programs

Time Warner Cable offers two nationally available programs - a "Standard" PPO and a "Select" PPO - both of which are administered by BlueCross BlueShield and/or UnitedHealthcare. One or more local HMOs may also be available at your location.

### Preferred Provider Organization (PPO) Programs

The PPO programs offer In-Network and Out-of-Network benefits. These programs require your preauthorization of certain hospital and surgical procedures with the PPO provider. You may use the providers and facilities of your choice.

### Health Maintenance Organization (HMO)

For services to be covered under an HMO, you must receive care from specific facilities and providers, as designated by the HMO provider.

### Prescription Drug Benefits

Medco Health Solutions provides prescription drug coverage for the two PPO medical programs.

## VISION Program

**Vision Service Plan (VSP)** is the vision administrator for all medical programs. Once every other calendar year, the vision program will provide benefits for a routine eye examination, frames, and lenses or contact lenses. You can choose to see VSP network doctors or any licensed provider.

## DENTAL Program

Under the dental program, you may see any licensed dentist or orthodontist. When you see a network dentist, you pay less for eligible expenses because network dentists discount their fees.

## FLEXIBLE Spending Accounts

The FSA Program allows you to pay for eligible health care and/or dependent day care expenses with pre-tax dollars. You may contribute from \$100 to \$5,000 per year to each account. You may not transfer money from one account to the other. Complex IRS rules apply to these accounts.

## Employee Eligibility

If you are an active, regular, full-time employee, you are eligible to participate in most of the Time Warner Cable health care and life programs on the first day of the month following one month of employment. You can waive coverage, enroll yourself only, or enroll yourself and one or more eligible dependents. There is a four month eligibility waiting period for the disability programs.

## Dependent Eligibility

Eligible dependents include: 1) Your spouse or your common-law spouse in states where common-law marriages are recognized; 2) Your same-sex domestic partner; 3) Your, your spouse's or your same-sex domestic partner's unmarried children under age 19 (or age 25 if full-time student); 4) Your children, of any age, if they become disabled before age 19 (or age 25 if the child is a full-time student at the onset of the disability); 5) Your children, under the age of 19 for whom you, your spouse or your domestic partner is awarded court-appointed legal guardianship. You will be required to submit documentation to verify your dependents when you elect health care coverage.

# INCOME PROTECTION

Time Warner Cable's disability plans are designed to work together to continue a portion of your compensation if you are ill or injured and are out of work. Both Short-Term and Long-Term Disability benefits are fully paid by TWC.

## Disability Coverage

TWC offers disability benefits at no cost to you. Short-term disability pays 75% of weekly base pay for the first 12 weeks, then 66 2/3% of pay

for the remaining 13 weeks of disability. Long-term disability will pay a benefit of 60% of your wages after 26 continuous weeks of disability.



# SURVIVOR PROTECTION

Time Warner Cable offers benefit programs to help ease the financial burden on your surviving spouse and/or beneficiary(ies) if you die while working for the Company. TWC pays the full cost of Basic Life and AD&D Insurance for all eligible employees.

## Basic Life and AD&D Insurance Program

Basic employee life insurance pays your designated beneficiary three times your annual benefits base salary if you die from a covered accident or illness.

Accidental Death and Dismemberment (AD&D) coverage pays your beneficiary a separate benefit of three times your annual benefits base salary if you die from a covered accident. If you are dismembered or sustain certain permanent impairments due to an accident, the program may pay you a benefit based on a certain schedule.

# FINANCIAL SECURITY

Preparing for a financially secure retirement takes planning... and it takes savings — your savings, through programs such as the TWC Savings Plan and through your personal savings. Your financial security will be further strengthened by the benefits you receive from the Pension Plan and from Social Security.

## Savings Plan

Participation in the TWC Savings Plan can help you build your retirement savings. You can invest your contributions, and TWC's matching contributions, in a mix of investment options that are right for you. Whether you're approaching retirement or just starting out, it's never too late or too early to start saving.

**Eligibility.** If you are an eligible Time Warner Cable employee, you can contribute to the TWC Savings Plan after three consecutive months of service.

**Company matching contributions.** After one year of service, the Plan matches 66-2/3% up to the first 10% of eligible compensation you save each pay period.



## PENSION Plan

The TWC Pension Plan is designed to work with your personal savings, Social Security and the TWC Savings Plan to provide you with retirement income.

Pension Plan participation is automatic for active, regular, full-time, non-union employees who have completed one year of employment.

## PAID TIME OFF

### Vacation

You accrue vacation days monthly when your employment begins. The number of vacation days you accrue depends on your length of service. Vacation may be taken after six months of employment.

### Sick Leave Hours

Sick leave hours are accrued monthly, up to 520 hours.

### Personal Days

Time Warner Cable also provides 11 paid holidays per year. Your location may designate one or more of these 11 days as personal days to be used as you like. Personal days may be taken after you have 90 days of service.

## OTHER PROGRAMS

TWC offers a number of additional, fully Company-paid and Company-subsidized benefit programs for eligible employees - ranging from educational assistance to discounts. These programs are summarized below.

### Educational Assistance

Upon approval, this program reimburses you 100% for eligible expenses associated with taking work-related courses, and 50% for eligible expenses associated with taking career advancement courses. Eligible expenses include tuition, lab fees and textbooks.

### Adoption Assistance

TWC will reimburse you for eligible out-of-pocket expenses related to the adoption of an eligible child while you are employed with the Company. The maximum reimbursement amount is \$5,000 per adoption.

### Courtesy Services

TWC may provide free or discounted residential services, depending on where you live.

### Employee Assistance Program

This program provides free counseling, information, referrals and assistance with life issues for you and your family. Services are provided on a voluntary and confidential basis.

### Discounts

Discounts are available on certain products, including cars, cell phones, computers and electronics, and much more. All active, regular Time Warner Cable employees are eligible for these discounts on their date of hire.

This information presents only the highlights of certain benefit programs available to eligible employees (and dependents and/or beneficiaries) of Time Warner Cable Inc. and/or its participating affiliates and subsidiaries effective January 1, 2009. It is not intended as a complete description of each program. (Please refer to the applicable Summary Plan Descriptions for that level of detail.) Although every effort has been made to ensure this information is accurate, the provisions of the legal documents that describe the program will govern in the case of a discrepancy. Time Warner Cable Inc. and/or its participating affiliates and subsidiaries intend to continue the programs indefinitely but reserve the right to change or discontinue these programs at any time. Please note that these programs do not create an employment contract between you and Time Warner Cable Inc. and/or its participating affiliates and subsidiaries and do not give you any right, express or implied, of continued employment with these Companies. For those employees who are represented by a collective bargaining agent, your eligibility for benefits described in this document is subject to the collective bargaining process.