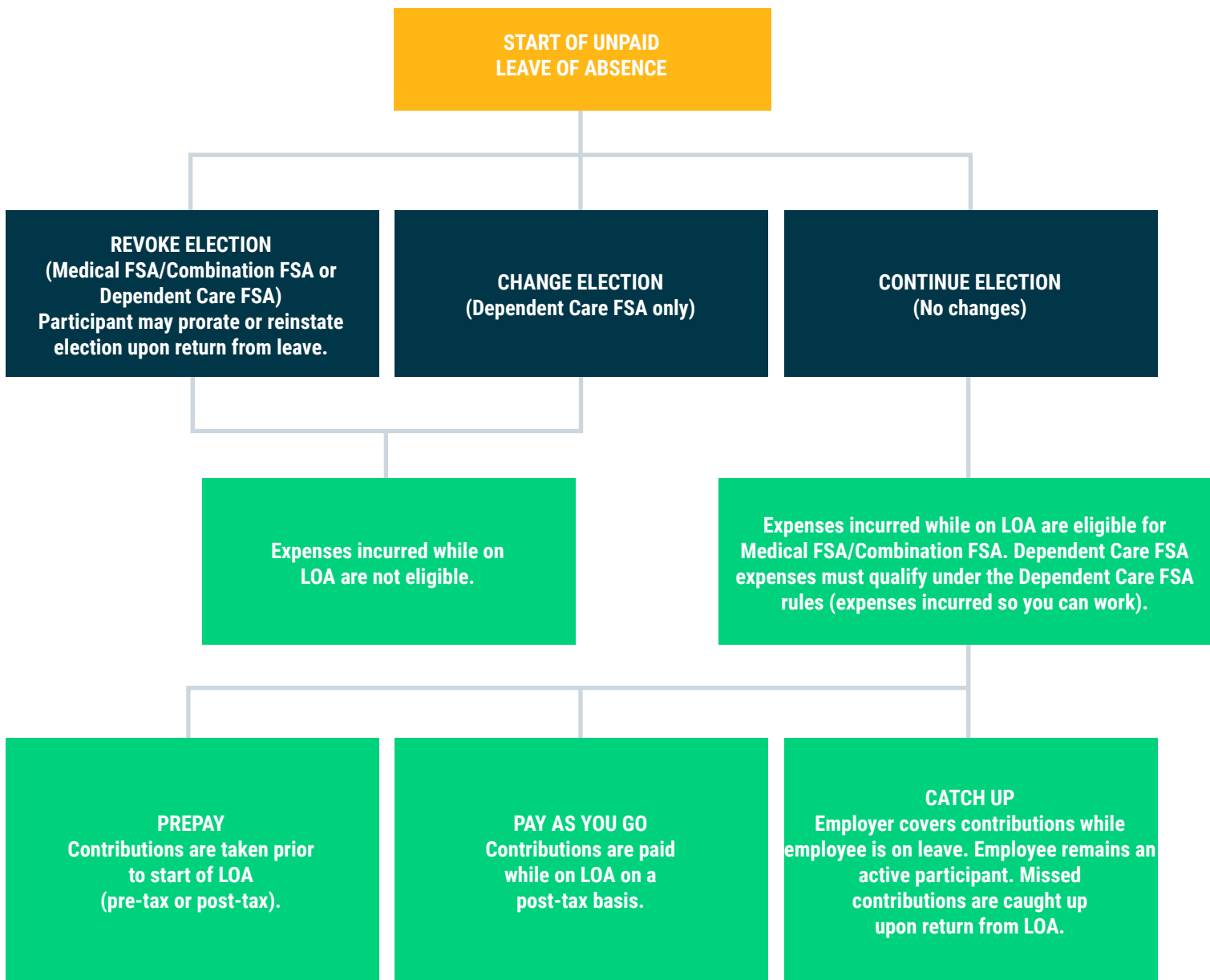


LEAVE OF ABSENCE (LOA) CHART

The following flow chart outlines the different options involved when an employee goes on a leave of absence (LOA).



NOTE: The Employer should review its Leave of Absence policies to determine the options available for its participants. This chart is a summary only and is not intended to represent a comprehensive overview.