



PRE-TAX PREMIUM PLAN
PLAN YEAR: JANUARY 1, 2010 - DECEMBER 31, 2010

In accordance with IRS regulations governing CNM's Section 125 Plan, each employee is given the opportunity to make appropriate changes to their Pre-Tax Premium Plan to suit her/his individual needs.

If you currently have insurance benefits with CNM:

If you are currently enrolled in the Pre-Tax Premium Plan for 2009 you do not need to re-enroll for the Plan Year 2010, you will automatically be enrolled (this applies ONLY to the Pre-Tax Premium Plan enrollment). To discontinue the Pre-Tax Plan, however, you must indicate you wish to do so by checking the option below, signing this form, and returning this form to CNM Human Resources.

No, I do not wish to participate in the CNM Pre-Tax Premium Plan for 2010.

If you are a new enrollee for insurance benefits with CNM:

Please choose one option below:

Yes, I will accept the opportunity to enroll in the CNM's Pre-Tax Premium Plan. I understand that by electing to receive insurance benefits and by completing insurance benefit forms that I shall become a participant in CNM's Section 125 Plan. I also understand that payment for the benefits shall be made through a pre-tax salary reallocation. I understand that once made this election cannot be changed except upon certain changes in family status or during the open enrollment period. I understand that my allocations are in addition to amounts already paid by the Employer for employee medical, dental and vision insurance. I further understand that in order to decline participation in the cafeteria plan I must complete and sign a Pre-Tax Premium Plan form indicating my declination and return this form to CNM Human Resources.

No, I do not wish to participate in the CNM Pre-Tax Premium Plan for 2010.

All participants are strongly advised to plan carefully. The Internal Revenue Service (IRS) rule requires participation for the full plan year.

Employee Signature

Please Print Name

CNM Employee Number

Date