

10 Essential Tips to Open Enrollment 2008

Open enrollment for the 2008 benefits year arrives this month. The McClatchy Company has consolidated and redesigned its benefit programs, standardizing them across the company for all employees.

Here are 10 keys to this year's open enrollment:

1. Don't Sit It Out

Employees who don't participate in the online open enrollment process will be left without McClatchy benefits for 2008. The default, if you don't participate, is no coverage in 2008.

2. Did We Mention It's Online?

Employees must make their benefit elections online during the open enrollment window. Except in rare cases where an employee has no possible access to a computer at work or at home, benefit elections cannot be made any other way. The online open enrollment link is at www.mcclatchy.com/healthworks in the Enrollment section.

3. Speaking of HealthWorks

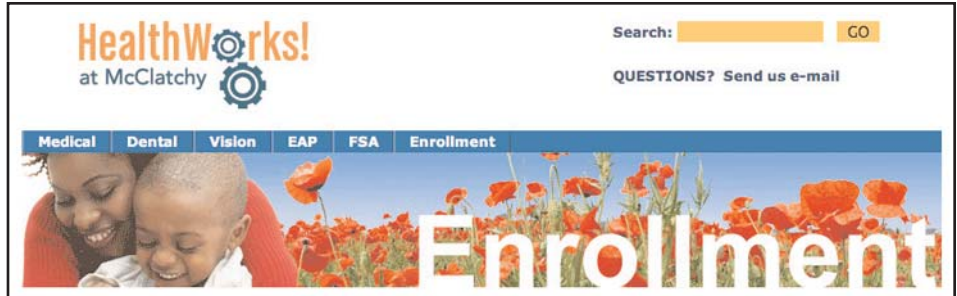
This McClatchy Company website has been completely redesigned to reflect the new benefit offerings. Key contacts, benefit plan descriptions, commonly used forms, links to benefit providers and important resources can be found here. The site is available over the internet so employees can share the information conveniently with family members as appropriate.

4. Getting Started

You will need your Employee ID and PeopleSoft password to log onto the online open enrollment system. If you do not know your Employee ID, you can find it on your paycheck advice or request it from your local human resources department.

5. Open Enrollment x 2

Open enrollment will take place in two parts. Approximately half of McClatchy employees will participate Oct. 22 through Nov. 9, 2007. The other half will



McClatchy has redesigned its HealthWorks website for the 2008 open enrollment season.

participate Oct. 29 through Nov. 16, 2007. Check your open enrollment packet or with your local human resources department to see when your paper or business division is scheduled to participate. The list of participation periods is also posted on the HealthWorks website in the Enrollment section.

6. Covering Your Spouse or Domestic Partner

McClatchy extends health care benefits to spouses and domestic partners – with some limitations. If spouses or domestic partners are enrolled in HMO medical or dental benefits through their employer, they are not eligible for coverage through McClatchy. If spouses or domestic partners are eligible for non-HMO medical and dental benefits through their employer, they must enroll in their employer's plan before they are eligible for secondary coverage under McClatchy's plans.

Secondary coverage means that the spouse or domestic partner's employer will pay any medical or dental claims first with McClatchy's plans covering any remaining eligible costs. You can review McClatchy's spousal and domestic partner eligibility policies online at the HealthWorks website in the Enrollment section.

7. Check Out the evaluator

This online tool is available in the Medical section of the HealthWorks website. It functions much like an online mortgage or retirement calculator. The tool is customized with the new Aetna

plan options and designed to help you determine which of the three plans offered by McClatchy is the best fit for your health needs, those of your family, and your personal financial situation. The tool draws upon a database of health care usage and cost information to estimate your health care spending.

8. Find a Doctor

The Provider Search/Doc Find link under the HealthWorks Medical section is the place to locate a participating Aetna physician in your community. Employees can also nominate a favorite doctor for recruitment into the network by using the nomination form located on HealthWorks or on the first page of the Doc Find site.

9. Find a Dentist

The Find a Dentist/Provider Search link under the HealthWorks Dental section is the place to find a participating CIGNA dentist in your community. Employees can also nominate a favorite dentist for recruitment into the CIGNA network by downloading and completing the form in the Dental section.

10. Consider an FSA

Flexible spending accounts allow employees to use pre-tax savings to pay for out-of-pocket health care and/or child care expenses. Employees wishing to participate in one of McClatchy's two FSA programs must sign up during their respective open enrollment period. Some McClatchy employees can also use pre-tax savings to pay for work-related parking and public transportation costs.