




Start Your Benefits Journey

Understanding the benefits available to you as a Wespath employee is important. This checklist outlines key actions you need to take in order to get your benefits up and running.

Your Benefits Journey		
Retirement		
<p>ENROLL Start saving for your future by enrolling in our retirement plan</p>	<p>Contribution Election Form – Decide how much to contribute into the Personal Investing Plan (PIP).</p> <p>Investment Election Form – Choose from a variety of funds, or opt into LifeStage Investment Management service to put your investments on autopilot.</p> <p>Benefits Access – Access through Wespath.org; click on “Benefits Access,” click on “New User Registration.” Then: complete enrollment process and add your beneficiary information for retirement and life insurance plans.</p> <div data-bbox="599 886 1068 995" style="text-align: center; background-color: #004a7c; color: white; padding: 10px; font-weight: bold; font-size: 1.2em;">Benefits Access</div>	<p>First 30 days of employment</p> <p><i>Return completed forms to Human Resources</i></p>
<p>ROLLOVER Outside Accounts into Your Wespath Plan</p>	<p>Many people have more than one retirement account. If you have other retirement accounts (such as from a former employer), you can choose to consolidate your retirement savings. Wespath accepts rollovers from eligible 401(k) and 403(b) plans.</p> <p>Contact Human Resources for more information or contact your previous plan administrator to start the process today.</p>	<p>Any time you choose, as a Wespath employee</p>
<p>REVIEW Retirement Plan Information</p>	<p>Looking for information about your retirement plan? Find it here:</p> <p>PIP At-A-Glance (UMPIP)</p>	<p>Any time</p>

<p>EXPLORE Better ways to understand your investment options</p>	<p>Read: Understanding Your Investment Options to learn about:</p> <ul style="list-style-type: none"> • LifeStage Investment Management – An “autopilot” option for managing your Wespath-administered retirement account(s). LifeStage Investment Management allocates your contributions and the contributions made on your behalf to your retirement accounts among Wespath’s investment funds. • EY Financial Planning Services – As a participant in Wespath-administered retirement plans, you can receive financial planning assistance at no additional cost from EY, a leading global financial services firm. Participants can call EY as often as they like and spend as much time on the phone as necessary. Professional financial planners can answer questions about retirement savings, managing debt, household budgeting, etc. 	<p>Prior to making retirement plan decisions.</p> <p>Any time after that!</p>
<p>Health and Well-Being</p>		
<p>READ, REVIEW and RESEARCH Your options for health coverage through HealthFlex Exchange</p>	<p>HealthFlex provides medical, pharmacy, behavioral health and Employee Assistance Program (EAP), dental and vision insurance coverage, as well as well-being programs to help maintain a healthy you.</p> <p>HealthFlex Exchange Comparison – 6 health plan options, 3 dental plan options, 3 vision plan options.</p> <p>HealthFlex Exchange Cost Calculator – How much your plan options will cost—depending on which plans you select and who’s covered in your household.</p>	<p>First 30 days of employment</p>
<p>“TALK” To ALEX Benefits Counselor—an online tool to help you select which HealthFlex options may best meet your needs and budget</p>	 <p>ALEX – Health plan selection is simplified with the ALEX Benefits Counselor. You receive a recommendation of which plan may cost you the least. All you need to do is enter your family size and anticipated health care needs, and you’ll see a side-by-side comparison of how the plans stack up.</p>	<p>First 30 days of employment</p>
<p>ENROLL In HealthFlex</p>	<p>HealthFlex Exchange Enrollment Form – Once the form has been completed, the information will be sent to various health plan carriers including Blue Cross and Blue Shield (BCBS), Cigna, VSP and WageWorks.</p> <p>You should receive your BCBS card within 7 – 10 business days after you have enrolled.</p>	<p>First 30 days of employment</p> <p><i>Return completed forms to Human Resources</i></p>
<p>EXPLORE An online account to view your benefits</p>	<p>Benefits Access – Access through Wespath.org; click on “Benefits Access,” click on “Health” and “Well-Being” to explore your family’s health and well-being information.</p> <p>First time here, click on “New User Registration” and follow the prompts.</p> 	<p>7 to 10 days after completing HealthFlex enrollment</p>

TAKE ACTION

Enroll in valuable programs to earn incentives and create a healthier you



Personify Health is the home for HealthFlex’s award-winning well-being programs for primary participants and covered spouses. Personify Health provides you and your covered spouse with information about HealthFlex benefits and well-being programs, including up to \$410/year in Rewards Cash incentives.

Join the Personify Health well-being program at join.personifyhealth.com/wespath, and have your activity tracker sent to your home. The cost for the Max Go will be covered by HealthFlex in the final step of ordering. If you cover a spouse, send them to: join.personifyhealth.com/wespath and have them register and order their device, too. Download the Personify Health app from the app store.

Personify Health – Sign up for Personify Health and step up your commitment to well-being. The earlier you enroll and become active, the sooner you’ll start earning Incentives (“Rewards Cash”), which can be redeemed for cash deposits or gift cards.





Health Check – The Health Check is an online health assessment questionnaire. It helps to evaluate your risk for common health concerns, such as heart disease, diabetes, depression and high cholesterol. Identifying risk levels helps you prioritize your health goals and puts you in a better position to take steps that may lower your risk. Completing the Health Check takes 20 minutes or less, but its benefits—improved well-being, enhanced vitality and prudent stewardship of resources—can be long-lasting.



Blueprint for Wellness – The Blueprint for Wellness biometric screening by Quest Diagnostics involves a blood draw or finger stick followed by lab analysis. When done through Quest Diagnostics, this is FREE for primary participants and spouses—and even earns you \$100 for taking care of you.



Anytime

	<p>Wellness Credits – Personify Health will be tracking the completion of the activities that qualify for Wellness Credits. As you take actions that improve your well-being you will accumulate Credits. Many of the activities that can earn you credits are those that you may be doing anyway, such as utilizing counseling services through the EAP, taking your Health Check to avoid a higher health care deductible or increasing your contribution to PIP. Once earned, you will be awarded \$150 Rewards Cash (in your Personify Health account) when you reach 150 Credits.</p>  <p>Health Coaching – Health coaching is a service provided by HealthFlex through Personify Health, where certified professionals work with you to help you achieve your well-being goals. They keep notes on your goals and progress and check in with you to cheer you along and provide resources. Typical coaching topics include lifestyle management such as sleep and weight management, and health situations such as chronic pain or medical conditions.</p> 	
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Life Insurance, Disability Benefits and Additional Coverage

<p>COMPLETE Forms – peace of mind for you and your family</p>	<p>Beneficiary Enrollment (in Benefits Access) – Go online to name beneficiaries for your retirement accounts and certain life insurance benefits.</p> <p>Staff Death Benefit Form – Provides eligible dependents of employees with financial assistance in the event of an employee’s death.</p> <p>Travel Accident Form – Provides insurance in the event of accidental death or dismemberment during work-related business travel.</p>	<p>First 30 days of employment</p> <p><i>Return completed forms to Human Resources</i></p>
<p>ENROLL In <i>optional</i> supplemental insurance through UMLifeOptions (long-term disability and/or life insurance)</p>	<p>Supplemental coverage through UMLifeOptions provides employees with the opportunity to increase their long-term disability insurance coverage from 60% to 75%, and to increase their life insurance coverage.</p> <p>The premiums are shared equally between Wespah and the employee through payroll deductions. Talk to HR if you have questions.</p> <p>UMLifeOptions info:</p> <ul style="list-style-type: none"> • Long-Term Disability Plan • Life Insurance Plan • Optional Life Insurance Plan (for additional coverage) 	<p>Open enrollment occurs each year at the end of the 3rd quarter. Info packet provided by HR.</p> <p><i>Return completed forms to Human Resources</i></p>

Additional Benefits

PARTICIPATE

Additional benefits that may provide additional rewards to you

[Transit Form](#) – Participate in the pre-tax transit program.

Tuition Assistance – Begins after 1 year of employment for work related undergraduate and graduate programs. See the [Corporate Policy Manual](#) for full details.

[Awards and Recognition](#) – Check out how you can recognize an eligible colleague for going above and beyond. Check out the “Awards and Recognition” programs on the [SharePoint Human Resources page](#).

Check out other Benefits on the [SharePoint Human Resources](#) page (“Benefits” tab).