WELCOME to the team

Mandatory - enroll in benefits right away so you don't miss your deadline

- Did you know that employees spend just 18 minutes on average for benefits each year (compared to 4 hours choosing a mobile phone)?*
- These are important decisions that impact you and your loved ones
- Start planning now
- Take the short 60 Second Benefits Planner quiz to see which benefits may fit your needs
- Then, schedule your exclusive 30 minute Benefit Coach consultation

Have questions or need help deciding?

Benefit Coaches are available by phone appointment to explain your options, answer questions, and enroll you in the benefit(s) you choose. To include your spouse, just ask.

https://flimp.live/TreeNewlyEligible

or 1-877-277-7476, Mon - Fri, 9 am – 9 pm ET

Scan here

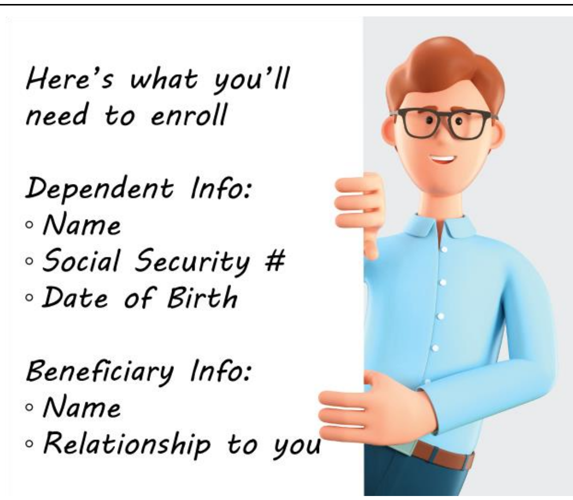
Online enrollment is also available 24/7

Online enrollment instructions are available at

https://flimp.live/TreeNewlyEligible

Scan here

- ✓ You have limited time to enroll, please take action as soon as possible.
- ✓ Review your Benefits Guide for more benefits information.



60 Second Benefits Planner

Build a benefit package to fit your needs and budget. This short quiz can help you **see which benefits may be right for you and your family.** Just check all the boxes that apply, review the videos at https://flimp.live/TreeNewlyEligible, schedule your phone appointment, and complete your enrollment by the 15th.

☐ Having a good medical plan is important to me/my family.	*Choose medical coverage to fit your needs with **Anthem BCBS Medical Insurance (2000 PPO, 5000 PPO, HSA 6500 PPO)**.* *If you enroll in a High Deductible Health Plan, open a Chard Snyder **Health Savings Account (HSA)** to save pre-tax money for medical expenses.*
☐ If I was admitted to the hospital due to an accident or illness, I'm not sure I could pay the bills.	***Lincoln Hospital Indemnity** pays benefits directly to you to help with the expenses not fully covered by your medical plan. Guaranteed issue!** Also pays a $50 annual health screening benefit for covered tests.*
☐ If I am diagnosed with a serious illness (heart attack, stroke, cancer, and more), I would need money to help with bills not fully paid by insurance.	***Lincoln Critical Illness** provides cash benefits you can use for your medical or non-medical expenses. Guarantee issue this enrollment only!** Also pays a $50 annual health screening benefit for covered tests.*
☐ I'm not sure I could cover the expenses from an unexpected accident.	***Lincoln 24-hour Accident** provides cash for covered on and off the job accidents. You decide how to use the money. Guaranteed issue coverage!** *
☐ I would like to have dental insurance for myself/family members.	***Lincoln Dental (Base Plan, Buy-Up Plan)** Insurance helps you with routine care and more.*
☐ I am concerned about the high cost of eye exams, glasses and contacts.	***EyeMed Vision (Base Plan, Buy-Up Plan)** offers benefits for exams, contact lenses or glasses with a large network of providers.*
☐ If I were sick or hurt & unable to work, I'm not sure I could pay the bills without a paycheck.	*Purchase **Lincoln Short Term Disability (STD)** Insurance to replace a portion of your income for an off the job disabling accident or illness.* *Purchase **Lincoln Long Term Disability (LTD)** Insurance to pick up after your sick leave and Short Term Disability coverage ends, paying benefits for a longer period.*
☐ I am concerned that my loved ones could not keep up with the mortgage/rent or ongoing bills if I were to die prematurely.	*You may purchase **Lincoln Voluntary Life/AD&D** Insurance for yourself/spouse/child(ren). **Guarantee issue & family coverage is available.*****

REQUIRED: You must still take action even if you want to waive benefits.

*PlanSource Benefits Benchmark Report, May 2019

**No medical questions to qualify - subject to plan limits, waiting periods, pre-existing condition exclusions and participation requirements.