

BENEFIT ENROLLMENT INSTRUCTIONS

Benefit enrollment is conducted through the ADP Self Service Portal. You may also enroll by calling the ADP Service Center at 877-482-4236; by calling Ward Service Center (for the Direct Mail, Sales and Marketing associates) at 800-673-6472 or by contacting the Associate Resource Center at 877-238-6847.

Where can I learn more?

You can learn more by browsing this site, reviewing the New Hire Orientation or attending an Open Enrollment meeting.

As a New Hire, what do I need to do to enroll?

Here's a list that will guide you through the enrollment process:

- Review the information provided in your New Hire Packet.
- Review your Eligibility Summary form (mailed to your home).
- Select the plan options and coverage levels you desire for 2010.
- Review the on-line New Hire Orientation on the home page of this website.
- Go to <https://portal.adp.com> to make your 2010 elections.
- Review the confirmation form for accuracy; immediately report any errors.

What happens if I do nothing?

You have only **31 days** from your qualifying event date in order to enroll for your benefits. If you do nothing, you will be considered to have waived your benefits. You will therefore be unable to enroll in benefits unless you have a life-status change or it is during the open enrollment period.

At Open Enrollment, What do I need to do?

Here's a list that will guide you through the enrollment process:

- Review your Eligibility Summary form (mailed to your home).
- Select the plan options and coverage levels you desire for the coming plan year.
- Attend an Open Enrollment meeting (where available). Contact your local HR representative for dates and times.
- Go to <https://portal.adp.com> to enroll.
- Review the confirmation sheet you receive after enrolling for accuracy and report any errors.

What happens if I do nothing?

If you do nothing, you will be considered to have waived your benefits. You will therefore be unable to enroll in benefits unless you have a life-status change. Flexible Spending Accounts, per IRS rules, require an annual enrollment period to make this addition.