

A Guide to Your Awesome Benefits



Discover all that is available to you
with this comprehensive guide.

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A more human resource.™

A Guide to Your Awesome Benefits

Hey there! We've created this guide to help you explore all the amazing benefits available to you through your employer's partnership with ADP TotalSource®. We're excited to walk you through the basics of these benefits and direct you to where you can learn more.



Ready to enroll?

Great! Be sure to visit adptotalsource.adp.com to learn which benefits your employer offers. This site is available throughout the plan year. And it'll be your go-to website for Open Enrollment and New Hire Enrollment. Be sure to bookmark it for when you're eligible to enroll in your benefits, and also revisit it when you need to make updates.

Table of Contents

Dig in! There are so many great benefits to explore.



**Hello,
Awesome
Benefits**



This guide walks you through the benefits your employer may make available to you. Please note that available benefits will vary depending on what your employer has selected, so not every benefit listed here may be applicable. What's more, some benefits require predetermined eligibility, whereas others are available to all.

A Benefits Package Like No Other

Employee benefits are some of the most important perks you get from your employer. People flock to businesses that provide competitive benefits — and we don't just mean free coffee.

Your employer has partnered with ADP TotalSource to give you access to the same quality and selection of benefits typically offered at larger corporations and FORTUNE 500® companies. Your standard, everyday coverage — medical, life, and disability insurances offered through the ADP TotalSource Health and Welfare Plan — is just the beginning of your available package.¹ You may also have access to a 401(k) retirement savings plan; dental and vision insurance; and voluntary benefits such as accident insurance, employee assistance programs, and career training and development opportunities.

Whether or not you're eligible for a benefit through the Health and Welfare Plan, you and your family members can receive discounts for entertainment venues, like movie theaters and amusement parks, as well as restaurants, mobile phone plans, and travel reservations. For employees who have to pay to park or ride to work, commuter benefits let you use pre-tax dollars to help put some money back in your pocket.

¹Availability of medical, dental, vision, and Flexible Spending Account plan options depend on your employer's elections as well as insurance carrier availability. Please refer to your summary plan description for the specific benefits available to you.



Enrolling in Your Benefits

Once you are registered with ADP TotalSource, you'll start the journey of reviewing and enrolling in the benefits options offered by your employer. **Here's what you need to know.**

New Hire Enrollment:

You are new to ADP TotalSource and we consider this to be your first enrollment period, ever. If you just started at a new job, or your employer rolled out new benefits options, this is your chance!

Open Enrollment:

You can review your benefits again every year and update them as needed. Open Enrollment takes place every spring, with your new benefits elections taking effect June 1. For most people, that makes Open Enrollment their once-a-year chance to choose benefits. You can update your benefits elections during the plan year only if you experience some qualifying life event, such as marriage, divorce, birth, or adoption.

But don't worry about figuring it out on your own. We'll be in touch during these times. You'll receive emails, video links, and access to online resources throughout the enrollment period. We'll help you understand your options and tell you what you need to do and by when. By all means, please call a MyLife Advisor if you have a question. We have you covered.

Mark your calendar:

The benefits plan year is June 1 through May 31.

Your Benefits at a Glance

If you have questions at any time, we're always a phone call away, so don't hesitate to reach out to a MyLife Advisor at **844-448-0325**.

Bonus: These are real people, ready to help — no computer conversations and no elevator music. We promise.

Benefits ¹	Automatically enrolled	Open Enrollment ² or New Hire Enrollment
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	Available to you at any time.	
	Available to you at any time.	
	Available to you at any time.	
	Available to you at any time.	

¹Dependent on what your employer has made available to you.
²Or if you experience some qualifying life event, such as marriage, divorce, birth, or adoption.
³Must be enrolled in a medical plan.
⁴Available only if you are enrolled in the Basic Life Insurance.
⁵Employer must purchase.



So Many Benefits at Your Fingertips

Looking for more?

Check out [full plan details](#).

Medical Insurance

We know that benefits are not one-size-fits-all. That's why we offer a variety of medical plans, so you can select what works best for you. Each medical plan includes prescription coverage and out-of-pocket maximum protection. Preventive care, such as checkups and vaccinations, may be available at no cost. Plus, there are even rewards for living a healthy lifestyle, with some plans granting reimbursements for active gym memberships. Other costs and potential reimbursements will depend on your selected plan.

When to sign up:

If you are eligible for this benefit, you can sign up during Open Enrollment or New Hire Enrollment.



Health AdvocateTM

Health Advocate is a service that assists you and your family in managing health care, resolving claims, and coordinating care. It comes at no cost to you, as this service is automatically available to all employees, their spouses or domestic partners, dependent children, parents, and parents-in-law who are enrolled in any medical plans through ADP TotalSource.

Health Advocate can provide you with the following services:

- Finding the right doctors and hospitals
- Scheduling tests and appointments
- Accessing secure second opinions
- Explaining benefits coverage and conditions
- Researching treatment options
- Resolving billing and claims issues
- Negotiating savings via Medical Bill SaverTM



Help is only a phone call away.
Contact 24/7 support at 866-695-8622.

When to sign up:

If you enroll in an ADP TotalSource medical plan, you are automatically enrolled in this service — at no cost to you.



Basic Life and Accidental Death and Personal Loss Insurance

Basic term life insurance coverage protects you and your family in the event of death or personal loss. It also can provide access to a portion of the life insurance benefit if you or a loved one are diagnosed with a terminal illness. Coverage is a “guaranteed issue,” meaning you don’t have to answer any medical questions or provide evidence of good health to be eligible for coverage. Through the Life EssentialsSM program, you can choose additional services and resources, such as financial consultations, access to legal estate documents, grief counseling, and more.

When to sign up:

Based on your employer’s offerings, you may be automatically enrolled in this benefit — at no cost to you.

Funeral Planning Services

We think it's important to offer you benefits that help you in times of need. If you are enrolled in Basic Life Insurance, you also have access to funeral planning services offered through our partner, Everest Funeral Package LLC. They'll help you plan arrangements and make the most informed decisions about funeral-related issues, and then put those wishes into action.

These services include:

- 24/7 advisory assistance
- Price comparisons of funeral home costs in your area
- Price negotiations to help you get your needs met at the best available price
- Disbursement coordination from the life insurance payment so that your family doesn't have to worry about the financial and claims process

You can talk to an Everest advisor any time of day or night by calling 800-913-8318. Or you can visit everestfuneral.com/aetna. Your enrollment notification code is AETNA0110.

When to sign up:

No need. This service is automatically available to you at no additional cost if you are enrolled in a basic term life insurance plan.

Short- and Long-Term Disability Coverage

Short- and long-term disability coverage provides you with financial protection — a portion of your income — when a disability, illness, or injury keeps you from working for a brief or extended amount of time.

When to sign up:

Based on your employer's offerings, you may be automatically enrolled in this benefit — at no cost to you.

The disability coverage includes:



Replacement of a portion of weekly or monthly income



Access to educated, knowledgeable staff available via phone, email, or mail



Assistance returning to work as soon as it's medically safe

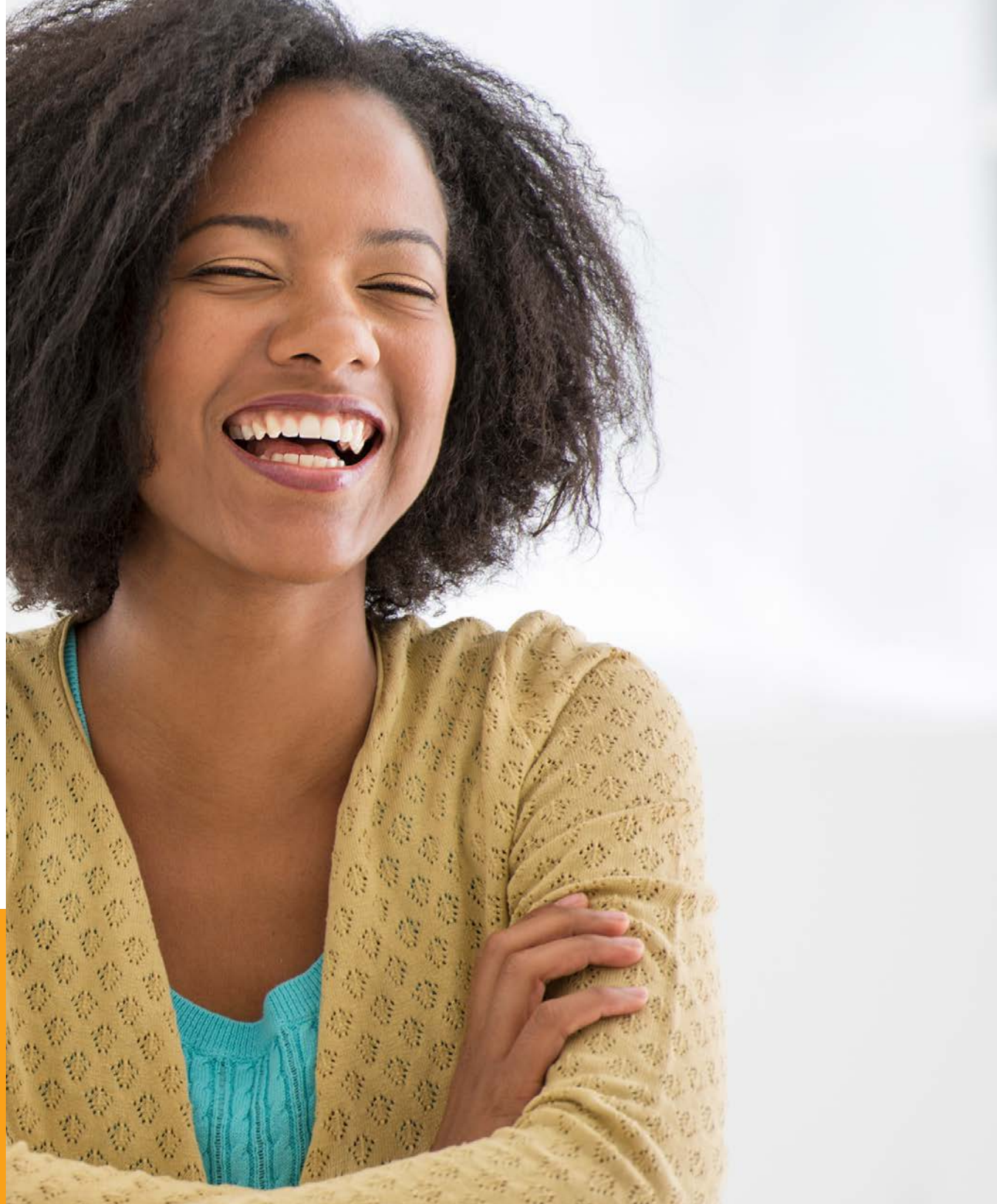
Dental Insurance

We believe a healthy smile is a beautiful smile, so we've created dental plans that completely cover preventive services such as any cleanings, X-rays, and oral exam services offered from in-network providers. Additional services, such as fillings, oral surgeries, and orthodontics, may also be available to you, but out-of-pocket costs will depend on your co-insurance rate.

We partner with a number of carriers, each with their own unique coverage options and additional benefits.

When to sign up:

If you are eligible for this benefit, you can sign up during Open Enrollment or New Hire Enrollment.



Vision Insurance

Your eyes deserve the best care. By enrolling in VSP® Vision Care, you'll receive service, coverage, and discounts for exams, glasses, contact lenses, and laser vision correction. VSP doctors are dedicated to providing you with personalized care so your eyes can stay healthy year after year. While you can choose any eye care provider with your VSP coverage, you'll get the most out of your benefits and have lower out-of-pocket costs when you select a VSP Choice Network doctor.

To learn more and to find out if a specific doctor participates in this network, visit [vsp.com](https://www.vsp.com).

When to sign up:

If you are eligible for this benefit, you can sign up during Open Enrollment or New Hire Enrollment.



401(k) Retirement Savings Plan

We believe in the value of saving for your future. If your employer has chosen to offer a 401(k) plan, we encourage you to take advantage of it. Whether your employer participates in the ADP TotalSource Retirement Savings Plan or a different plan, various investment options may be available to offer you flexibility for all your retirement savings goals. Keep in mind, however, that if eligible, you and your employer's selected plan contributions and vesting schedules for employer contributions may vary under the ADP TotalSource Retirement Savings Plan.

With the ADP TotalSource Retirement Savings Plan, you can:



See if you're saving enough for retirement with a simple quiz.



Lower the taxes you pay today with pre-tax 401(k) contributions.



Watch your savings grow on a tax-deferred basis.



Create a portfolio that's right for you from a variety of investment options.



Receive personalized retirement savings and investing advice.

When to sign up:

This benefit has specific criteria for eligibility. If eligible, you will be notified by Voya and then you can sign up at any time during the plan year.



The Voya Retire mobile app:

Here you can view your 401(k) balance, change contributions and investments, and find relevant articles about retirement planning and investing.

Always remember: Investing in your retirement is one of the most important actions you can take for your future. Be sure to save with an individual retirement account and, if offered, take advantage of your employer's 401(k) program.

Medical Benefits Abroad

Through Cigna Global Health Benefits, we're able to offer Medical Benefits Abroad coverage, a special traveler's policy for employees whose work takes them around the globe. This quality medical care automatically covers you in the case of accident or illness requiring emergency medical assistance while you're on business outside of your country of residence.

When to sign up:

Contact your employer to find out if you are eligible for this benefit. You can purchase it at an additional cost during the plan year and then receive automatic coverage when traveling outside of your country of citizenship or permanent assignment.

It includes perks such as:



24-hr support by trained specialists



Local hospital admissions assistance



Concierge and travel assistance services



Health Savings Account

A Health Savings Account, also known as an HSA, can be used to pay for qualified medical expenses either now or in the future through an individually owned savings account. We've made this benefits option available to you when you enroll in a high-deductible health plan. It's offered through Optum Bank® and here's how it works. (It's just like any other bank account, really.)

- Contributions are tax-free.
- Potential interest gains accumulate tax-free.
- Distributions are tax-free, when used to pay for qualified medical expenses.
- The money belongs entirely to you — you determine your contribution and keep the funds, even if you change jobs, health plans, or you retire.
- An Optum Mastercard® debit card can be used to pay for any number of medical needs, such as eyeglasses, hearing aids, and prescriptions, as well as office copays and doctor visits.

To learn more or to manage your account, visit optumhealthfinancial.com or call Optum Customer Care at 800-243-5543. Representatives are available Monday through Friday, 8 a.m. to 10 p.m. ET, and Saturday and Sunday, 9 a.m. to 5:30 p.m. ET.

When to sign up:

You are eligible for this benefit during Open Enrollment or New Hire Enrollment. However, you must select a high-deductible health plan.

Health Care Flexible Spending Account

Another way to save and pay for your eligible health care expenses is through a Flexible Spending Account, also known as an FSA. With Optum's Flexible Spending Account, administered through ADP TotalSource, you get to decide how much to contribute throughout the year, and the money will be deducted from your paycheck, tax-free, every pay period. But what's great about it is that the full value of your annual contribution is immediately available for use at the start of the plan year.

This account also offers a carryover feature, in that up to \$500 of any unused amount remaining in the prior plan year can be carried over to the new plan year. Anything over this amount will be lost. So, if you have known medical expenses for the upcoming year, for example, claiming that earmarked sum ahead of time can be beneficial to you. That way, you'll know you have the money available and you won't have to worry about forfeiting it.

To learn more and to manage your account, visit optumhealthfinancial.com or call Optum Customer Care at 800-243-5543. Representatives are available Monday through Friday, 8 a.m. to 10 p.m. ET, and Saturday and Sunday, 9 a.m. to 5:30 p.m. ET.

When to sign up:

If you are eligible for this benefit, you can sign up during Open Enrollment or New Hire Enrollment.



What are the clear differences between a Health Savings Account and Flexible Spending Account?

These accounts share a lot of similarities, in that it's all your money — it's not taxed, and the IRS sets different limits on how much you can put in or carry over from year to year. For the most part, you can start spending from these accounts the day you open them, but you can't use them for anything other than health care expenses. Additional detailed information is available in the [benefits summaries](#). With that in mind, here are the major differences between these two accounts:

Health Savings Account	Flexible Spending Account
Can be used for health care services and qualified medical expenses	Can be used for health care services and eligible medical expenses
Must have a high-deductible health plan that meets IRS guidelines	Can sign up for this if it's offered, regardless of your health plan
Money can be deposited by you or by your employer from your paycheck, before taxes — employers can also choose to make contributions	Money is deposited by your employer from your paycheck, before taxes
Earns interest	No interest is earned
Balance can eventually be cashed out (and rules pending, can later be used as a nest egg for retirement)	Cannot be cashed out
Balance carries over year to year	Up to \$500 can be carried over to the next plan year

Dependent Care Flexible Spending Account

In addition to a Health Care Flexible Spending Account, you may also be eligible for a Dependent Care Flexible Spending Account. This account is designed to cover expenses related to daycare, camp, or care for children under 13 years old or for any dependents who are physically and mentally unable to care for themselves and do not have an able caregiver at home. However, the **Dependent Care Flexible Spending Account does not reimburse medical expenses.**

Here are some other features:

- Funds in this account are your money.
- You don't have to pay federal income tax on money you deposit or withdraw.
- You get to decide how much to contribute during the plan year, but no more than the allowable contribution limits.
- Funds are accrual-based — instead of it being available in full at the start of the plan year, you'll have to accrue your balance over time.

Additionally, the money that goes into the account each year must be used for eligible dependent care expenses incurred during the plan year and filed for reimbursement before the filing deadline, or you will have to forfeit any remaining fund balance. It's important to plan the amount to set aside so you can make the most of this benefit.

When to sign up:

If you are eligible for this benefit, you can sign up during Open Enrollment or New Hire Enrollment.

Commuter Benefits

If you are paying for parking or using public transit, commuter benefits can help you save money getting to and from work. Optum allows you to deduct commuter expenses from your paycheck before taxes, which can mean substantial savings. However, the IRS does have a monthly limit for how much you can deduct for transit and for parking.

Here's how it works: You select how much you want to contribute each month, and funds are evenly deducted from each paycheck. Any unused funds will carry over to the next month. Plus, you can pause contributions at any time, so you're not setting aside more than you need.

You'll receive a payment card to use to pay for qualified transit expenses. In fact, it's the same card you'd use for your HSA and FSA (if you have one).

When to sign up:

Anytime you need it!





**Beyond Basic
Coverage,
Customized to
Your Needs**

Looking for more?

Check out [full plan details](#).

Accident Insurance

Accidents happen, and there's really no way to plan for them. But you can be better prepared financially. MetLife Accident Insurance provides a lump-sum payment for more than 150 different covered events, so you won't have to worry about the extra out-of-pocket costs you'd have to pay that your medical plan may not cover. You and your eligible family members are guaranteed acceptance when you decide to enroll. Group rates are competitive, and payroll deductions are convenient for continuous, worry-free coverage.

When to sign up:

You are eligible for this benefit during Open Enrollment or New Hire Enrollment.



Accidental Death and Dismemberment Insurance

Accidental Death and Dismemberment Insurance is an offering that provides insurance payout benefits to you and your family in the event of death or a severe accident — on or off the job. Contributions are conveniently deducted from your paycheck, and benefits can be received if you suffer an accident that results in fatality, or injuries such as:

- Paralysis
- Damage to speech, hearing, or sight
- Loss of a limb

Benefits are paid out at a percentage of your coverage amount for specific accidental losses, and some examples include:



Safe Driving Benefit



Common Disaster Benefit



Education Benefit



Continuation of Medical Funding Benefit

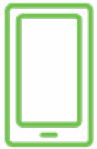
When to sign up:

You are eligible for this benefit during Open Enrollment or New Hire Enrollment.



Group Legal Plan

If you're purchasing a home, drafting a will, arranging elder care, or managing debt issues, you know there are many times in life when you may need the services of a qualified attorney. MetLaw®, the group legal plan available through Hyatt Legal Plans, makes things simple and affordable for you. You'll get the attorney you need and the opportunity to save hundreds of dollars in attorney fees.



You can access your attorney by telephone or in person for advice on an unlimited number of personal legal matters and representation for a wide variety of common legal services.



When to sign up:

You are eligible for this benefit during Open Enrollment or New Hire Enrollment.

Group Term Life Insurance

Group Term Life Insurance coverage enables your loved ones to be financially prepared in the unfortunate case that something would happen to you prematurely. This insurance can help your family meet financial obligations, such as mortgage or rent payments, insurance premiums, utilities, and more.

The Group Term Life Insurance through MetLife offers:

- Flexible coverage options to meet your needs and budget
- Tax-free benefit income for your beneficiary
- Waived underwriting requirements
- Additional plan features, such as will preparation services and MetLife Estate Resolution ServicesSM

When to sign up:

You are eligible for this benefit during Open Enrollment or New Hire Enrollment.

Critical Illness Insurance

When a serious illness affects you or a loved one, MetLife Critical Illness Insurance can help cover the extra expenses associated with it. The insurance provides a lump-sum payment if you or a covered family member are diagnosed with a qualifying medical condition such as cancer, a stroke, an organ transplant, and many other unfortunate conditions.

Payments will be made directly to you, not to the doctors, hospitals, or other health care providers. After the check is delivered to your home, the funds can be spent as needed — even to cover mortgage or car payments, groceries, child care, or transportation.

When to sign up:

You and your eligible family members can enroll during Open Enrollment or New Hire enrollment.



Hospital Indemnity Insurance

Even the best medical plans may leave you with additional out-of-pocket expenses. Hospital Indemnity Insurance, under a covered event, provides you with a payment to use as you see fit. This coverage may make good financial sense, considering the average cost of a hospital stay in the United States is \$10,000.¹

¹Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD.

When to sign up:

You and your family members can enroll during Open Enrollment or New Hire Enrollment.





**Extra Benefits
and Support for
Wherever Life
Leads You**

Employee Assistance Program

The Employee Assistance Program, sometimes referred to as EAP, is available to help you and your family maintain a healthy work-life integration through assistance with personal needs. The EAP services include psychologists, licensed clinical social workers, and licensed marriage/family therapists, as well as legal and financial professionals.



No matter what life throws at you, a LifeCare Specialist is available 24/7, 365 days a year, to provide referrals to appropriate, local, in-network service providers for face-to-face counseling and follow-up.

Specialists can assist with a wide range of matters:

- Emotional health
- Parenting, child care, and education
- Senior caregiving services
- Wellness and daily living
- Legal and financial

"We really didn't know where to start with all the challenges we were facing. And then my employer pointed us to the Employee Assistance Program. I feel like we can now see the path to our future."

When to sign up:

No need. You're automatically enrolled in this benefit on day one of your employment. You'll be asked to register the first time you use it.

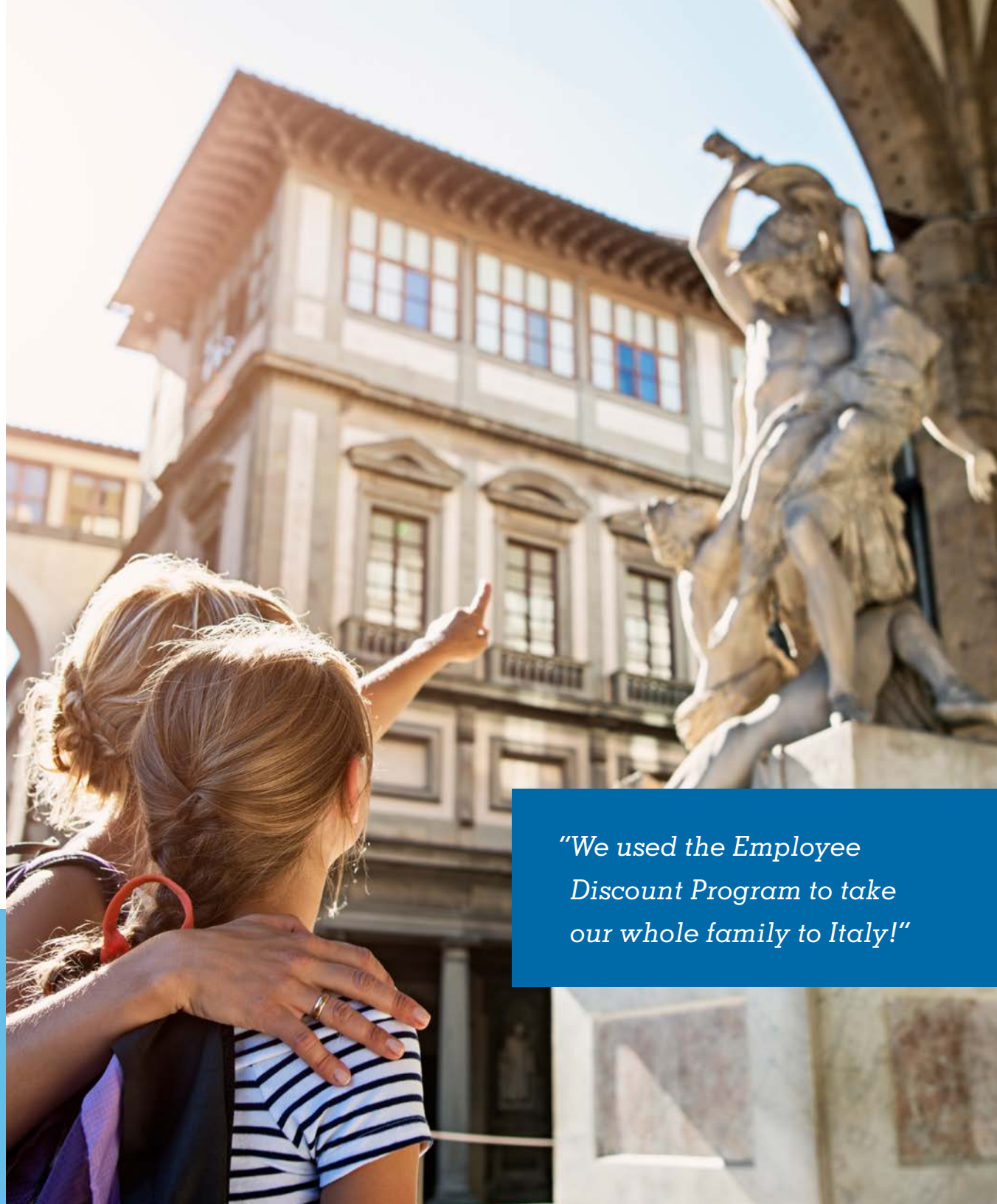
Employee Discounts

Everyone likes to save a little money here and there, right? Sometimes a little savings can go a long way! LifeMart is a discount shopping website exclusively available to you and your dependents and family members. From everyday needs to special purchases, LifeMart can help you save time and money on a large selection of nationally recognized brand-name products and services, as well as receive discounts at local retailers. Plus, you can score great savings on things like hotels, car rentals, tickets, and more.

Access your free discounts today by going to adptotalsource.adp.com and clicking "Myself." You'll find more information about this program under the Benefits section.

When to sign up:

No need. Discounts are available to you at any time.



"We used the Employee Discount Program to take our whole family to Italy!"

ADP University

ADP University gives employees of all backgrounds and expertise access to professional development courses to help them excel. From fulfilling compliance requirements to communicating more effectively, courses cover a broad range of topics and are available year-round and at a variety of venues, such as at your workplace or online. While most courses are completely free, some carry a small fee (\$7 per class).

All courses can be found online
at adptotalsource.adp.com.



When to sign up:

No need. Courses are available to you at any time.

Aspire Scholarship Program

Continuing your education can have a lasting, positive effect on your career and overall happiness. That's why we've created the Aspire Scholarship Program for part-time and full-time employees. Each year, this program awards recipients with money to apply toward college tuition, books, and technology fees.



When to sign up:

The application process occurs every spring. Recipients are announced in the summer.

A young woman with long dark hair, wearing black-rimmed glasses and a dark blue polka-dot shirt, is smiling warmly. She is looking slightly to the right of the camera. The background is a bright, out-of-focus indoor setting, possibly an office or a library, with a window and some greenery visible. The overall mood is positive and helpful.

Resources to

Help You Every

Step of the Way

"It's easier than ever for me to access my benefits and manage my day-to-day tasks through the ADP TotalSource website!"



ADP TotalSource Website

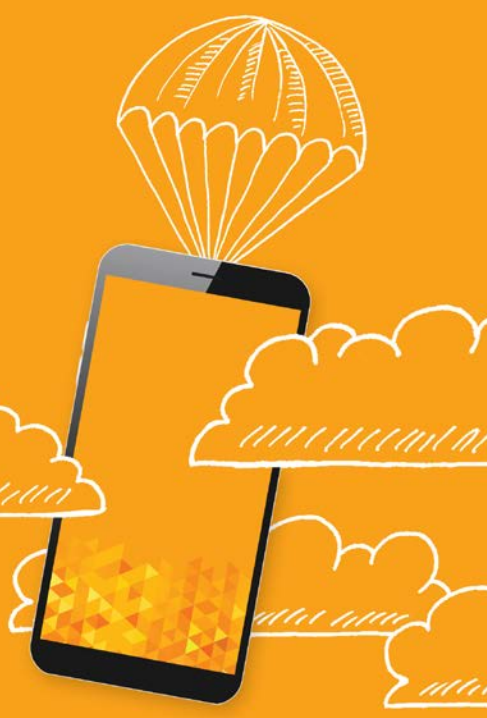
Managing your benefits can be overwhelming when you have a lot going on. It's important to us that your benefits accessibility remains convenient, simple, and easy to use — not to mention completely private. With ADP TotalSource, you can access and manage job-related information online, whenever you need to. Gain year-round access to benefits, update coverage, and review your choices at any time.

ADP Mobile Solutions App

Always on the go? That's why we created our free, easy-to-use ADP Mobile Solutions app — you can access your information from anywhere, at any time. It gives you an at-a-glance view of your pay, benefits, and more, and is available on all devices.

[Download it today from your app store.](#)

"I was feeling overwhelmed by the number of decisions I had to make — not just at work, but outside of work. From setting up a life insurance policy to planning my retirement contributions, the MyLife Advisors made me feel at ease, like I finally had everything figured out."



MyLife Advisors

Our MyLife Advisors are available to help you make important life decisions. Whatever the need, we're always here to assist you and put you at ease, from tackling day-to-day challenges to discovering all the ways ADP TotalSource works hard for you.



The best part? We have real humans on the other end of the line. That means no conversations with computers, no elevator music, and no limit to the number of times you can call.

We know benefits can be complicated, but you aren't alone in this. So please don't hesitate to ask us for help. Give us a call at **844-448-0325** or email MyLifeAdvisor@adp.com. We're available Monday through Friday, 8 a.m. to 11:30 p.m. ET. Support is available in English and Spanish. We also offer translation support for other languages.

MyLife Website

[MyLife.adp.com](https://mylife.adp.com) is a year-round website that provides educational articles, videos, and tools that help you get more out of ADP TotalSource services and the many benefits that can support your health, wealth, and work life.

The newsletter is your monthly guide to everything from health tips and financial best practices to productivity pointers and skill-building activities. What's more, it highlights key benefits and directs you to more information about each one. It's our way of keeping you informed and educated.



A woman with dark hair, wearing a blue patterned headscarf and a light blue denim shirt with a red apron, is looking at a chocolate cupcake with white frosting and a cherry on top. She is holding the cupcake in her right hand. In the foreground, there are several other similar cupcakes on a counter. The background shows a bakery or kitchen setting with shelves and various items.

**This Is Just
the Beginning**

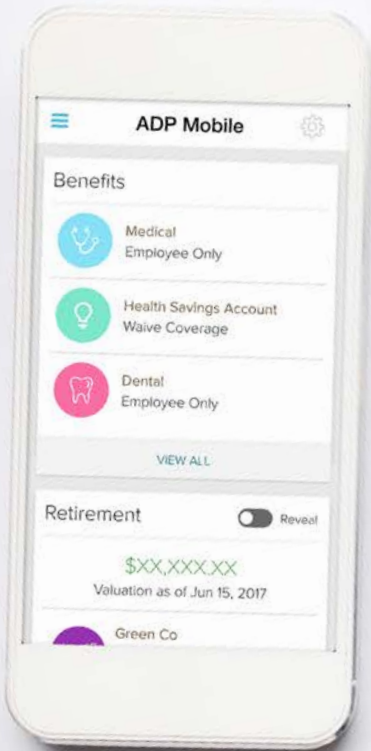
Now What?

Wow, see how many great benefits are available to you? It can be a lot to take in, and this introductory guide is only the beginning. If you are looking for more information, feel free to visit MyLife.adp.com. Once you are confident about your elections and you're eligible to enroll in your benefits, go ahead and visit adptotalsource.adp.com.

How to register for ADP TotalSource:

1. Your employer will provide you with a registration passcode. Use this on the [ADP TotalSource login page](#).
2. Then, follow the on-screen instructions to complete the registration process.
3. Once you have registered, your user ID will be displayed and a confirmation email will be sent to you. That means you're all set and ready to go. Woo-hoo!
4. For on-the-go access to all your great benefits, be sure to download the [ADP Mobile Solutions app](#).

We'll be with you every step of the way.



A more human resource.™