

HAVE YOU EXPERIENCED A LIFE CHANGE EVENT?

You have 31 days after the change to update your benefits.

WHAT IS A LIFE CHANGE EVENT?

A qualified life change is an event that allows you to make changes to your benefits (medical, dental, vision, life and disability insurance, and flexible spending accounts) outside the regular open enrollment period. But you must make these changes within 31 days of the event (with the exception of Medicaid/CHIP). Otherwise, per IRS rules, you will have to wait until the next open enrollment period to update your benefits.

QUALIFIED LIFE EVENTS INCLUDE THE FOLLOWING:

- Marriage or divorce
- Birth or adoption of a child, addition of a stepchild or legal ward to your family
- A child's dependent status changes due to reaching age 26
- Court order requiring you or your spouse to provide your eligible child with medical plan coverage
- Death of a spouse or child
- Change in your, your spouse's or your child's employment status that causes a gain or loss of benefits
- Change in your, your spouse's or your child's residency that affects your benefits
- Significant change in medical/dental coverage of you or your spouse
- Open enrollment for medical/dental at your spouse's employment provided their plan year does not begin Jan 1
- Change in Medicaid/CHIP eligibility (within 60 days)

Benefits selection will be by Fidelity NetBenefits.

The changes you make will take effect after the first of the month you have made your request and provided proof of change (or when the insurance company approves it, in the case of Life or LTD insurance increases). Medical coverage for the birth or adoption of a child will take effect on the date of birth or adoption.

WAYS TO ACCESS THE PORTAL

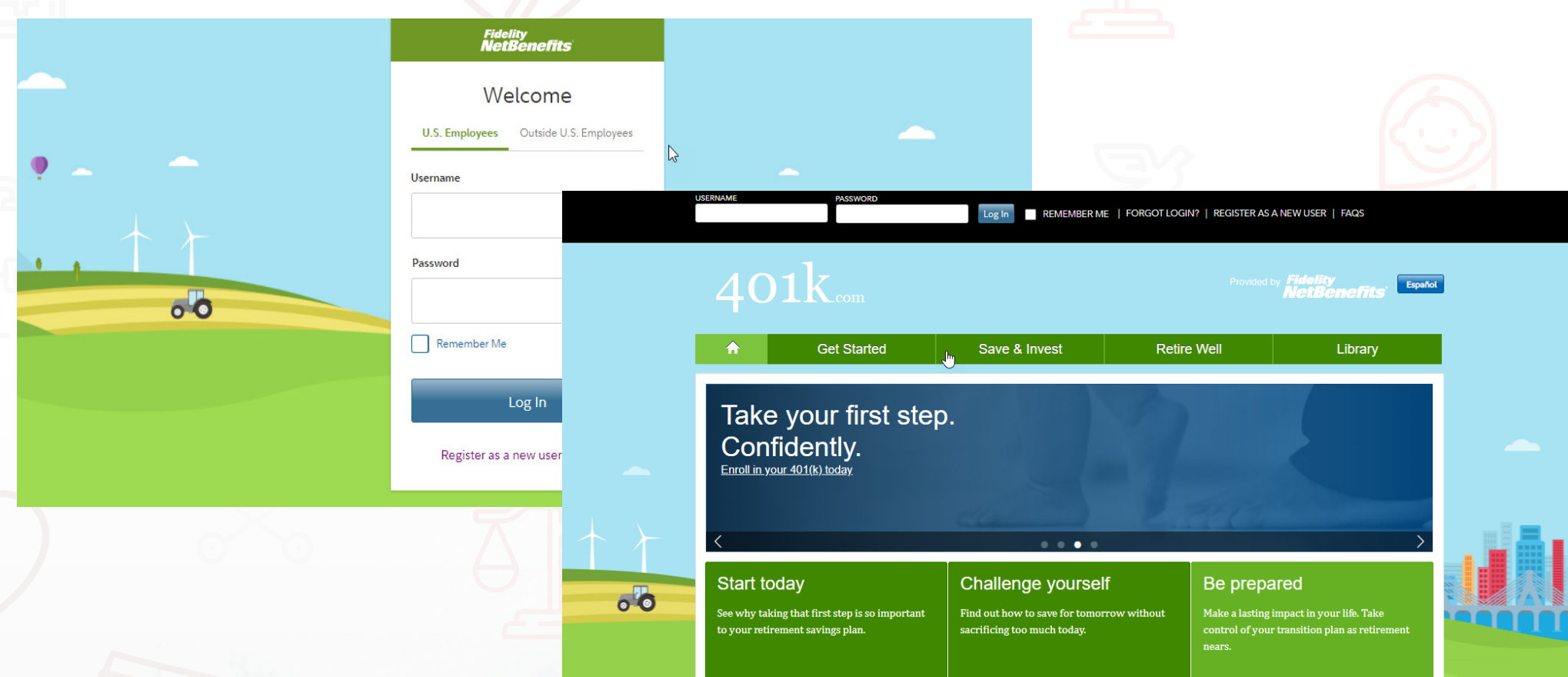


Mobile: Get the NetBenefits app at the Apple App Store or Google Play

How to Log-in: Use your existing 401(k) user name and password. If you are a first time user select *register as a new user*.

PC/Mac: Go to www.NetBenefits.com or LincolnConnect.com and click on the link to the NetBenefits Portal.

You will be advanced to the log-in screen. Log in with your 401(k) user name and password. If you don't have a 401(k) username, select "*register as a new user*".



Fidelity NetBenefits vs. 401K.com

Log in pages are different, but they connect to the same landing page. Use the same password for both pages.

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WHERE DO I GET HELP/INFORMATION:

Go to lincolnconnect.com, check your Benefits Guide or contact Fidelity NetBenefits at 800-835-5095.