

Enrollment Checklist



ACTION REQUIRED! Even if You Don't Want Coverage

Here are 3 actions you need to take to ensure you have the benefits coverage you need:

READ your enrollment materials carefully

You can find your enrollment guide for your Health & Welfare benefits (medical, dental, life insurance, etc.) online. You will receive a 401(k) Savings Plan enrollment kit at your home address.

ENROLL by your deadline

New Hire?

Coverage **takes effect the first day of the month after you complete one full calendar month of employment regardless of the day of the month you started employment.** For example, if your date of hire is any day in January (including the first day of the calendar month — i.e., January 1), your coverage will begin on March 1.

You have until **14 days prior to your benefits effective date to complete enrollment** for you and your dependents. For example, if you are hired May 12, your benefits are effective July 1, and you must complete your enrollment by June 16.

NOTE: If you are rehired with a break in service greater than 30 days, you are considered a new hire for the purpose of benefits and must take action.

Newly Eligible?

If you are employed by LSC for 30 days or more *before* becoming benefits-eligible, you have up to **14 days after your status change date to enroll.** Your **benefits effective date is the date you become eligible.**

VERIFY your dependents

If you enroll a dependent(s) in coverage, you are required to confirm their eligibility through the enrollment website, within 60 days of the benefits effective date. You can visit mylscbenefits.com for a list of required documentation.

mylscbenefits.com: Your One-Stop-Shop

- **Access the enrollment website** (where you will find your Benefits Enrollment Guide): Click “LSC Benefits Center” to log in and enroll.
- **Find briefings and plan documents:** Go to the “Enrollment Information” and “Summaries & Notices” tabs of mylscbenefits.com.

LSC Benefits Center

Having trouble logging in or can't go online to enroll? Call the LSC Benefits Center at **1-888-681-2241**.

FOR NEW HIRES: WHEN COVERAGE BEGINS

If you start any day (including the 1 st) in the month of...	Your coverage begins on...
January	March 1
February	April 1
March	May 1
April	June 1
May	July 1
June	August 1
July	September 1
August	October 1
September	November 1
October	December 1
November	January 1
December	February 1

DON'T WANT COVERAGE?

If you don't elect “No Coverage” or don't enroll before your deadline, you will:

- Be enrolled in the HSA Value medical option for “Employee Only.”
- Pay the tobacco-user rates for medical.
- Automatically receive the following company-paid benefits: basic life insurance, short-term disability and basic long-term disability

For the 401(k) Savings Plan, you have 30 days to make an affirmative election that you do not want to participate in the Plan and to withdraw all of your automatic contributions that were made. To change or stop your contribution, visit empowermyretirement.com or call Empower at **1-844-243-4773**.



NOTE: The Health & Welfare elections you make, including default elections, remain in effect through December 31, unless you experience a qualified status change (e.g., marriage or birth of a child).

IMPORTANT: Your benefits eligibility will determine the coverage that is offered to you, your spouse, domestic partner and/or your dependent child(ren). Details are available in the Summary Plan Descriptions and Summaries of Material Modifications at mylscbenefits.com.

LEGAL NOTICES & SBCs: At mylscbenefits.com, you may access the most recent important notices that we are legally required to provide to you with respect to the LSC Group Benefits Plan and the LSC Flexible Benefits Plan (collectively, the “Plan”) — as well as Summaries of Benefits and Coverage (SBCs) to help you compare your medical options and better understand the coverage and out-of-pocket costs for each. The legal notices describe important information regarding coverage provided under the Plan. If you would like a paper copy of the any of the legal notices or SBCs, free of charge, please contact the LSC Benefits Center at **1-888-681-2241**.