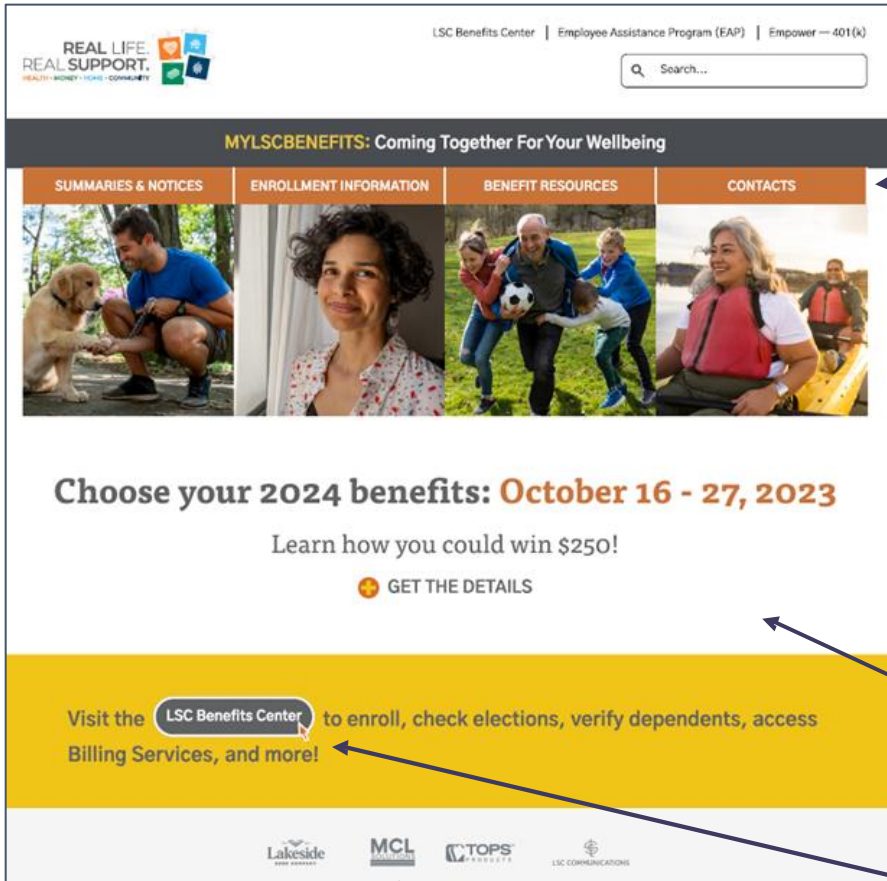


# USER GUIDE FOR YOUR BENEFITS WEBSITE



## mylscbenefits.com

At [mylscbenefits.com](https://mylscbenefits.com), find all your benefits information in one spot, available anytime, from anywhere.



Direct links to frequently used vendor websites

- Benefits information in 4 categories:**
- **Summaries & Notices** (get all the plan details)
  - **Enrollment Information** (review before Annual, New Hire or COBRA enrollment)
  - **Benefit Resources** (browse the library, including Employee Briefings)
  - **Contacts** (connect with all vendors)

Important information about your benefits, updated periodically

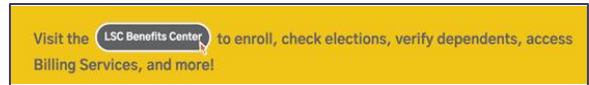
Another link to the LSC Benefits Center!

## See inside for how to ...

- Register for the LSC Benefits Center website..... **2**
- Enroll during Annual Enrollment or as a new hire/newly benefits-eligible employee..... **3**
- View or change your current benefits elections during the year..... **7**

# How to Register for the LSC Benefits Center Website

1. From **mylscbenefits.com**, click the “LSC Benefits Center” link, which will take you to your personalized benefits enrollment site.

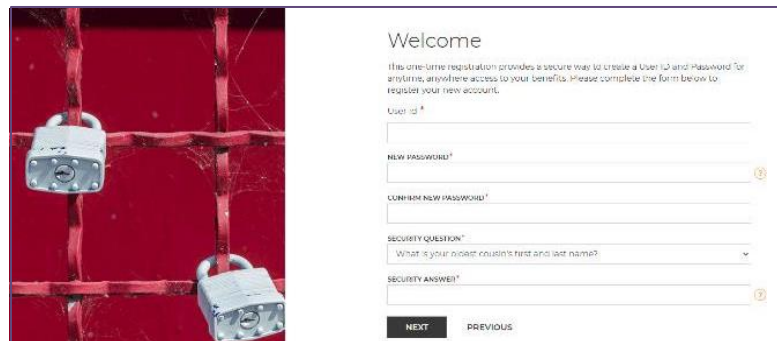


2. **The first time you visit**, you will need to click “REGISTER” and enter:
  - Your first and last name (as on file with LSC)
  - Date of birth
  - Social Security number

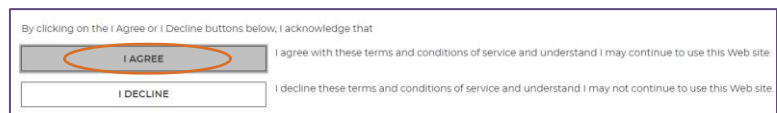


3. Next, you will need to:

- Add a new user ID (e.g., your work email address).
- Create a password that has at least eight characters that include at least one letter, one number and one symbol (e.g., \* & + # \$).
- Set a security question and answer (at least six characters) in case you forget your password.



4. Read the terms of service agreement. To continue enrolling, click “I AGREE” at the bottom of the page.



**NOTE:** You only register once. Return and log in with your user ID and password, and the system will recognize you.

# How to Enroll During Annual Enrollment or as a New Hire/Newly Benefits-Eligible Employee

**IMPORTANT:** Make sure to finish your enrollment. Elections are *NOT* recorded in the system *UNTIL* you save and accept them, and you get your confirmation.

1. Once you've registered and logged in, you will see a pending event screen for either:

- Open Enrollment (i.e., our Annual Benefits Enrollment in the fall)

OR

- New Hire

Click "CONTINUE."

**OPEN ENROLLMENT EVENT**

You must complete your enrollment by 10/29/2021

Completing this event allows you to review your information, your dependent information (if applicable) and review or make benefit elections.

CONTINUE

**NEW HIRE EVENT**

You must complete your enrollment by 04/17/2021

Completing this event allows you to review your information, your dependent information (if applicable) and review or make benefit elections.

IMPORTANT - If you do not want any benefits, you must elect No Coverage, or you will automatically be assigned benefits, as outlined in your enrollment materials.

CONTINUE

2. Begin with ME — MY INFORMATION and review the information that has been populated for you. Any modifications need to be made through LSCConnect. Click "I'M DONE REVIEWING MY INFORMATION" in the bottom right corner when finished.

Me

This is an overview of your personal information. Modifications, corrections or updates to the information below must be done through LSCConnect. Click on the "I'M DONE REVIEWING MY INFORMATION" button in the lower right hand corner to continue to the next step.

NEW HIRE

My Information

EMPLOYEE ID	SSN	FIRST NAME
999009	****3020	James
MIDDLE NAME	LAST NAME	SUFFIX
	Taylor	
DATE OF BIRTH	GENDER	HOME TELEPHONE
11/15/1977	Male	

CONFIRMED ELECTIONS

I'M DONE REVIEWING MY INFORMATION

GO BACK TO MY DASHBOARD

3. Elect to review Plan information online rather than receive lengthy documents in the mail at home. And, as a reminder, you can always access Plan documents at [mylscbenefits.com](https://mylscbenefits.com) under Summaries & Notices.

**Electronic Communications Consent**

Please choose your communication preference.

LSC provides its Plan communications to our employees electronically to your work (or personal, if applicable) email address. These communications include, but are not limited to, compliance documents including Summary of Benefits and Coverage (SBC), Summary Plan Descriptions (SPD), Summary of Material Modifications (SMM), and COBRA Rights Notices.

Continues...

- Under MY FAMILY – MY DEPENDENTS, click “ADD NEW” to add a *new* spouse and/or child(ren). Then click “I’M DONE WITH DEPENDENTS” at bottom right when finished.

**NOTE:** For *newly* added dependents, proof of their relationship to you is required, and PENDING will appear in the Verification Status column. For *more information on verifying dependents*, see the Employee Briefing at [mylscbenefits.com](http://mylscbenefits.com) under Benefit Resources.

- Under SELECT YOUR BENEFITS, click “CHANGE” on the tile(s) where you want to make election changes.

- Select “CHANGE” on the Medical tile to see your options. Then click the checkbox next to the medical option you want.

- Once you have chosen or reviewed your medical option, click the checkbox to select eligible dependents to cover, if applicable. Click “I’M READY TO PROCEED” when finished.

- Next, you will need to make your Tobacco-free Pledge for you and your covered spouse to receive the premium credit (i.e., avoid the surcharge). **You must make separate tobacco declarations for you and your spouse.** For *more information about the Tobacco Pledge*, see the Employee Briefing at [mylscbenefits.com](http://mylscbenefits.com).

**My Family**  
Please review your dependent information. Click on the "ADD NEW" button to add a new dependent or click on the pencil icon next to the dependent to edit. When you are finished click on the "I'M DONE WITH DEPENDENTS" on the lower right-hand corner of this page to proceed with selecting your benefits.

**NOTE:** You must provide proof of eligibility for all dependents in order for them to be added to coverage. Acceptable documents to validate your dependents can be found in the SPD at [mylscbenefits.com](http://mylscbenefits.com).

Dependent Added Successfully.

My Dependents

Name	Date of Birth	SSN	Gender	Relationship	Verification Status
Mary Taylor	02/01/2000	*****1234	Female	Spouse	Pending

Update your dependents, within 30 days (60 days for birth/adoption/placement for adoption or loss of coverage under Medicaid or CHIP), when you experience a family status change (i.e. marriage, divorce, death in the family, etc.).

CONFIRMED ELECTIONS  
I'M DONE WITH DEPENDENTS  
BACK TO PREVIOUS PAGE

**Select Your Benefits**  
Scroll to view the benefits that you are eligible for and view your current benefit elections.

LSC employees and covered spouses are defaulted as Tobacco User. To update your or your dependent(s) tobacco user status, first update your medical elections.

To make changes to your elections, click the CHANGE button.

**MEDICAL**

Plan: BCBS HSA Value  
Cost: \$31.62 BI-WEEKLY  
Tier: Employee Only

CHANGE

**TOBACCO SURCHARGE**

Plan: Tobacco User  
Cost: \$19.23 BI-WEEKLY  
Effective Date: 05/01/2021

CONFIRMED ELECTIONS  
I'M DONE SELECTING BENEFITS  
BACK TO PREVIOUS PAGE

Choose the dependent(s) that will be covered by this plan.

**Choose Dependents**

Mary Taylor

BIRTH DATE	RELATIONSHIP
02/01/2000	Spouse

**TIER DETAILS**

Employee Only	\$4.62
Employee + Spouse	\$108.23
Employee + Child(ren)	\$33.81
Employee + Family	\$115.73

I'M READY TO PROCEED    BACK TO PREVIOUS PAGE

LSC Communications offers a medical premium credit when you and your covered dependents make the Tobacco-free Pledge — i.e., pledge that you are either tobacco-free or that you will complete the tobacco cessation program in 2021 (see below). Your medical biweekly cost already reflects this credit.

BCBSIL Well onTarget Tobacco Cessation: Sign up for the tobacco cessation program at [wellontarget.com](http://wellontarget.com) or call 1-877-806-9380. If you or any of your dependents use tobacco but agree to complete the tobacco cessation program, we receive confirmation when the program is completed. If the program is not completed sometime between January 1, 2021 and November 30, 2021, you will be charged the surcharge retroactively, and these deductions will be taken from your pay in 2022. If you think you might be unable to meet the program's requirements for avoiding a surcharge, you might qualify by different means; please contact Well onTarget to work with them and, if you wish, your physician.

ARE YOU CURRENTLY USING TOBACCO PRODUCTS? TOBACCO USE INCLUDES CIGARETTES, CIGARS, PIPES, CHEWING TOBACCO, E-CIGARETTES, PERSONAL VAPORIZER AND SNUFF? \*

Yes

IS YOUR SPOUSE CURRENTLY USING TOBACCO PRODUCTS? \*

Select One...

DO YOU HAVE A CHILD CURRENTLY USING TOBACCO PRODUCTS? \*

Select One...

Continues...

9. The medical option you selected appears showing the cost per pay period for your coverage level (per dependents covered). Click “SAVE MY ELECTION” at the bottom when finished.

10. Continue selecting your other benefits. Click “CHANGE” on another benefit tile to select or update. **Repeat until all available benefits are selected or waived.**

Also, plans that are provided by LSC at no cost to you will not have a CHANGE button because enrollment is automatic.

11. Under VERIFICATION, please complete any additional required actions, including Evidence of Insurability (EOI) and Dependent Verification. *For more information on verifying dependents, see the Employee Briefing at [mylscbenefits.com](http://mylscbenefits.com) under Benefit Resources.*

**NOTE:**

- A check mark means additional verification is not required at this time. Click “I’M READY TO FINALIZE MY ELECTIONS” when finished.
- A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.

**Pending Approval - Dependent Verification Required**

BCBS HSA CORE  
Tier: Employee + Spouse  
Bi-Weekly Cost: \$108.23

Dependent verification is required for some or all of your selected dependents. Once your dependents have been approved, this is the coverage that will go into effect.

With Dependents:  
Mary Taylor (Pending)

**Approved**

BCBS HSA CORE  
Tier: Employee Only  
Effective Date: 05/01/2021  
Bi-Weekly Cost: \$4.62

This will be your coverage and cost until and unless your selected dependents that are pending verification are approved.

With Dependents:  
None

This will not take effect until your information is submitted and approved. You will see appropriate costs reflected on your paystub.

SAVE MY ELECTION | BACK TO PREVIOUS PAGE

LSC employees and covered spouses are defaulted as Tobacco User. To update your or your dependent(s) tobacco user status, first update your medical elections.

To make changes to your elections, click the **CHANGE** button.

**MEDICAL** (UPDATED ELECTION ✓)  
Plan: BCBS HSA Core  
Cost: \$108.23 BI-WEEKLY  
Tier: Employee + Spouse  
Effective Date: 05/01/2021  
Covered: Mary  
CHANGE | MORE DETAILS

**HEALTH SAVINGS ACCOUNT**  
Plan: Decline Coverage  
Cost: \$0.00 BI-WEEKLY  
Effective Date: 05/01/2021  
CHANGE | MORE DETAILS

CRITICAL ILLNESS & ACCIDENT | HOSPITAL INDEMNITY

UNCONFIRMED ELECTIONS  
I’M DONE SELECTING BENEFITS  
BACK TO PREVIOUS PAGE  
\$108.23 BI-WEEKLY

**Verification**  
At this time, we will review the requirements of your elections to ensure no additional action is needed on your part.

Election Validation  
✓ There are no issues with your elections.

Dependent Verification  
⚠ These Elections Require Dependent Verification  
UPLOAD DOCUMENTATION

Benefit	Plan	Dependent	Relationship
Medical	BCBS HSA Core	Mary Taylor	Spouse

UNCONFIRMED ELECTIONS  
I’M READY TO FINALIZE MY ELECTIONS  
BACK TO PREVIOUS PAGE

**IMPORTANT:** If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.

Continues...

**12.** Under REVIEW, please carefully check your cost summary, benefit elections and dependent data for accuracy. Click the pencil icon to make changes. Click “SUBMIT MY ELECTIONS” when finished.

One last pop-up message will appear.

- To continue reviewing or updating, click on “DENY.”
- To confirm your enrollment, click “ACCEPT.”

**NOTE:** When you click “ACCEPT,” updates are recorded into the system and ready to go into effect. **If you do not click “ACCEPT,” pending updates will not take effect.**

**Review Elections**  
Please take a moment to review all of your benefit selections to ensure they are correct. Click the Pencil to Edit any benefit that you wish to change.

**Your Benefit Selections**

Benefit Selection	Status	Effective Date	Tier	Cost
Medical	BCBS HSA Core	Effective 05/01/2021	Tier: Employee Only	\$4.62 BI-Weekly Cost
Health Savings Account	Decline Coverage	Effective 05/01/2021		\$0.00 BI-Weekly Cost
Critical Illness & Accident	Decline Coverage	Effective 05/01/2021		\$0.00 BI-Weekly Cost
Hospital Indemnity	Decline Coverage	Effective 05/01/2021		\$0.00 BI-Weekly Cost

**\$108.23**  
BI-WEEKLY

**SUBMIT MY ELECTIONS**

Click **Accept** to confirm your elections.  
Click **Deny** to return and modify your benefits.

**ACCEPT** **DENY**

**13.** Under the CONFIRMATION step, review the final confirmation summary, and use the confirmation number for future reference.

To print the Confirmation for your records, click “PRINT,” or to print later, log in and click “BENEFITS HISTORY” on the main page.

**NOTE:** Total costs will not match approved costs if a part of additional life insurance is pending evidence of insurability (EOI) and/or proof of a dependent’s relationship to you has not been provided.

**Confirmation**  
Congratulations! Your benefit elections are confirmed and a confirmation number has been generated. Please print a copy of this summary for your records.

**Employee** James Taylor  
**Confirmation #** 7264  
**Event** New Hire  
**Requested Event Date** 03/22/2021  
**Event Effective Date** 03/22/2021

**YOUR COST SUMMARY**

	BI-WEEKLY COST (ELECTED)	ANNUAL COST (ELECTED)	BI-WEEKLY COST (APPROVED)	ANNUAL COST (APPROVED)
EMPLOYEE PRE-TAX AMOUNT	\$108.23	\$2,814.00	\$4.62	\$120.00
EMPLOYEE POST-TAX AMOUNT	\$0.00	\$0.00	\$0.00	\$0.00

**\$108.23**  
BI-WEEKLY

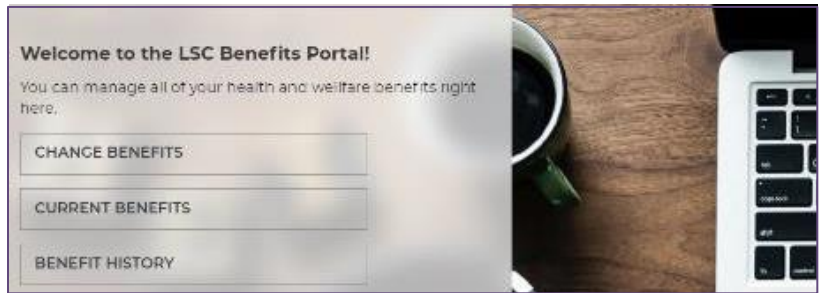
**CONFIRMED ELECTIONS**

**TIP:** You can return to manage your benefits whenever you need. This includes creating a qualified life event to add/drop dependents or making benefit changes. You can do this by clicking “CHANGE YOUR CURRENT BENEFITS” on the main page after logging in. See pages 7 – 10 for details.

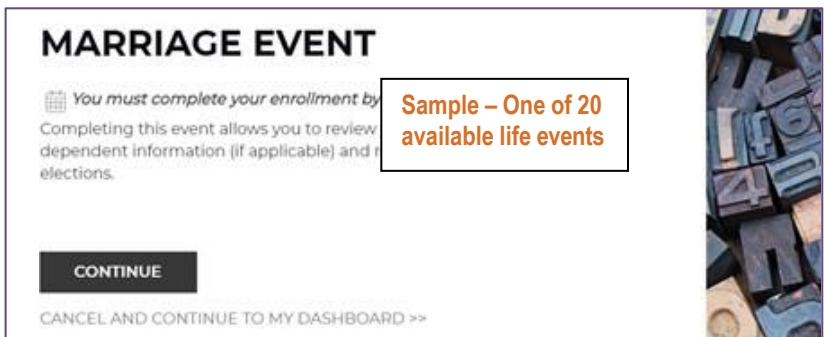
# How to View or Change Your Current Benefit Elections During the Year

**TIP:** You can also call the LSC Benefits Center at **1-888-681-2241** to process a benefit change due to a qualified life event. Representatives are available Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time.

- Once you've registered, you can return to manage your benefits by selecting:
  - CHANGE BENEFITS to:
    - **Process a qualified status change** related to a life event (e.g., marriage, divorce, birth/adoption of a child)
    - **Change your Health Savings Account (HSA) contribution** (start, stop, increase or decrease).
  - CURRENT BENEFITS to view current benefit elections.
  - BENEFIT HISTORY to view your benefit election history.

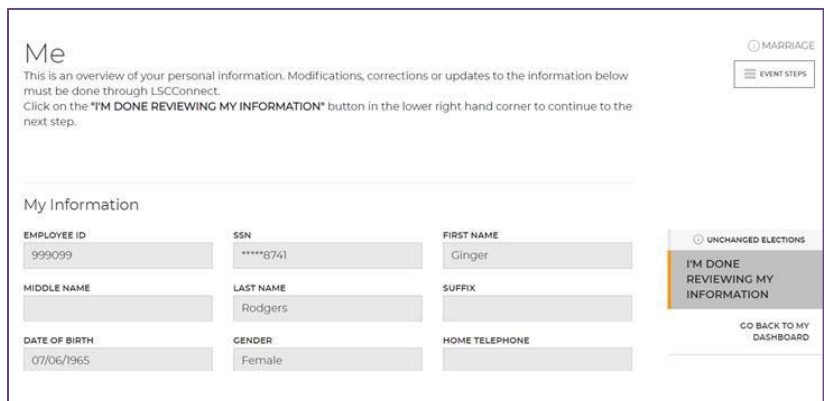


- To process a qualified status change, click on “CHANGE BENEFITS.” You will see a list of 20 life events that qualify for making benefit changes outside the Annual Enrollment period (e.g., birth, adoption, marriage). Select your event and complete the information as requested.

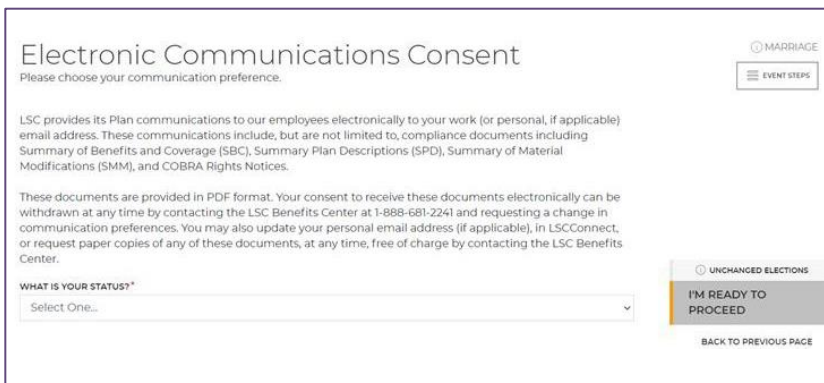


**NOTE:** For more information on qualifying life events, see the Summary Plan Description (SPD) at **mylscbenefits.com** under Summaries & Notices.

- Begin with ME — MY INFORMATION and review the information that has been populated for you. Any modifications need to be made through LSCConnect. Click “I’M DONE REVIEWING MY INFORMATION” in the bottom right corner when finished.



- Elect to review Plan information online rather than receive lengthy documents in the mail at home. And, as a reminder, you can always access Plan documents at **mylscbenefits.com** under Summaries & Notices.



Continues...

- Under MY FAMILY – MY DEPENDENTS, click “ADD NEW” to add a spouse and/or child(ren). Then click “I’M DONE WITH DEPENDENTS” at bottom right when finished. (See step 14 if you need to *remove* a dependent due to a qualifying life event such as divorce.)

**NOTE:** For newly added dependents, proof of their relationship to you is required, and PENDING will appear in the Verification Status column. **For more information on verifying dependents**, see the Employee Briefing at [mylscbenefits.com](http://mylscbenefits.com) under Benefit Resources.

- After you are done adding dependents, you will need to SELECT YOUR BENEFITS. Click “CHANGE” on the benefit tile to see your options and follow the prompts. **Repeat until all available benefits are selected or waived.**

Plans that are provided by LSC at no cost to you will not have a CHANGE button because enrollment is automatic.

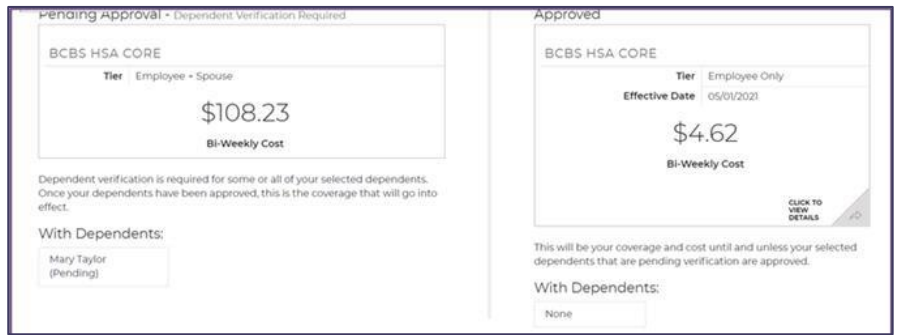
- After clicking “CHANGE” on the Medical tile, you will be asked to choose dependent(s) for coverage.

- Note you will need to make separate tobacco declarations for you and your covered spouse to receive the Medical premium credit (i.e., avoid the surcharge). **For more information about the Tobacco Pledge**, see the Employee Briefing at [mylscbenefits.com](http://mylscbenefits.com).

Continues...

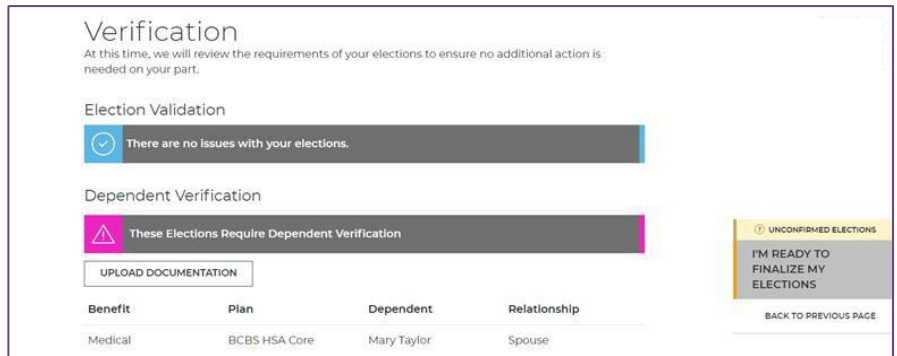


9. The Medical option you selected will appear showing the cost per pay period for your coverage level (per dependents covered). Click “SAVE MY ELECTION” at the bottom when finished.



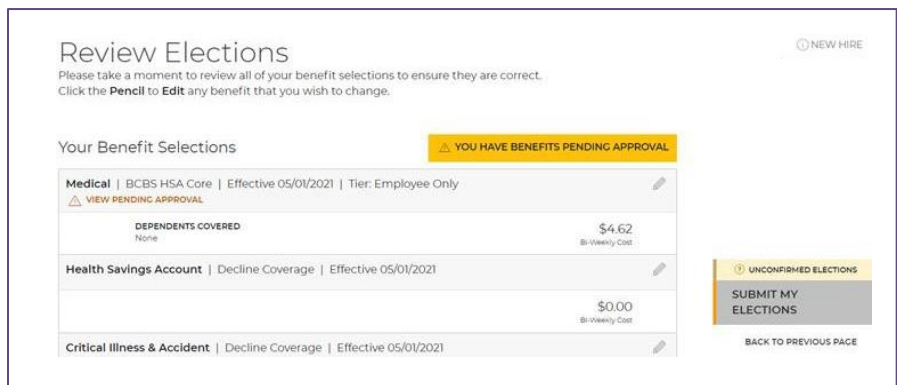
10. Under VERIFICATION, please complete any additional required actions, including Evidence of Insurability (EOI) and Dependent Verification. **For more information on verifying dependents**, see the Employee Briefing at [myscbenefits.com](http://myscbenefits.com) under Benefit Resources.

- **NOTE:** Click “I’M READY TO FINALIZE MY ELECTIONS” when finished. A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.



- **IMPORTANT:** If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.

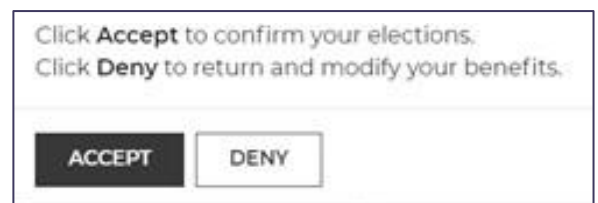
11. Under REVIEW, please carefully check your cost summary, benefit elections and dependent data for accuracy. Click the pencil icon to make changes. Click “SUBMIT MY ELECTIONS” when finished.



12. One last pop-up message will appear.

- To continue reviewing or updating, click on “DENY.”
- To confirm your enrollment, click “ACCEPT.”

**NOTE:** You must click “ACCEPT” to complete the enrollment process. **If you do not click “ACCEPT,” your elections will not be submitted.**



Continues...

13. Under the CONFIRMATION step, review the final confirmation summary, and keep the confirmation number for future reference. To print the Confirmation for your records, click “PRINT,” or to print later, log in and click “BENEFITS HISTORY” on the main page.

**NOTE:** Total costs will not match approved costs if a part of additional life insurance is pending evidence of insurability (EOI) and/or proof of a dependent’s relationship to you has not been provided.

**Confirmation**

Congratulations! Your benefit elections are confirmed and a confirmation number has been generated. Please print a copy of this summary for your records.

<b>Employee</b>	Ginger Rodgers
<b>Confirmation #</b>	9641
<b>Event</b>	Birth/Adoption/Placement for Adoption
<b>Requested Event Date</b>	04/05/2021
<b>Event Effective Date</b>	04/05/2021

TAKE SURVEY      PRINT

**YOUR COST SUMMARY**

BI-WEEKLY COST (ELECTED)	ANNUAL COST (ELECTED)	BI-WEEKLY COST (APPROVED)	ANNUAL COST (APPROVED)
--------------------------	-----------------------	---------------------------	------------------------

14. Do you need to **remove a dependent** because of a qualified status change related to a life event (e.g., divorce)?:

- Select your life event under step 2 above.
- Under MY FAMILY in step 5, click the dependent you want to edit (e.g., change spouse to ex-spouse).
- Your benefit elections will update automatically (e.g., to reflect coverage without a spouse).
- To complete the benefit change process, you will need to go through all of the remaining steps as if you were newly electing coverage.

**Edit Dependent**

Enter your dependent's information below (\* required):

To add a different address for your dependent, click ADD NEW ADDRESS in the Address section.

To process a Divorce life event, you are required to complete the following steps:

- Update the Relationship to Ex-Spouse then click SAVE CHANGES to save the update.
- If you need to add a new dependent to the system, do so by returning to the My Family page and clicking "Add New" to add a dependent. Do not change this dependent's data to reflect a different dependent's information.

**BASIC INFORMATION**

FIRST NAME\*      MIDDLE NAME      LAST NAME\*

SUFFIX      SSN\*       No SSN

DATE OF BIRTH\*      GENDER\*      RELATIONSHIP\*

Female      Ex-Spouse

Address

ADDRESS\*

Primary Address

ADD NEW ADDRESS

SAVE CHANGES      CANCEL

**Select Your Benefits**

Scroll to view the benefits that you are eligible for and view your current benefit elections.

LSC employees and covered spouses are defaulted as Tobacco User. You are only able to make a tobacco attestation, for you and/or your covered dependent(s), during your new hire/newly eligible enrollment or at annual enrollment. To make the tobacco attestation, you must first make your medical election.

To make changes to your elections, click the CHANGE button.

YOU HAVE 10 BENEFITS TO REVIEW

DIVORCE/LEGAL SEPARATION OR ANNU...

My Information

My Dependents

Select Benefits

Review

Confirmation

**MEDICAL**

Plan: BCBS HSA Value  
Cost: \$103.85  
ELECTED

Tier: Employee Only  
Effective Date: 04/02/2021

CHANGE

HIDE DETAILS

**HEALTH SAVINGS ACCOUNT**

Plan: Election  
Cost: \$132.90  
ELECTED

Elected Amount: \$4,600.00  
Effective Date: 04/02/2021

CHANGE

HIDE DETAILS

**CRITICAL ILLNESS & ACCIDENT**

**HOSPITAL INDEMNITY**

UNCHANGED ELECTIONS

IM DONE SELECTING BENEFITS

BACK TO PREVIOUS PAGE