

EMPLOYEE BENEFITS

Attn: Custom Ecology Inc. Employees,

CEI is committed to offering a comprehensive benefits package to help protect you and your family. As a result of a thorough review of the current benefits package offered across all entities over the past few months, we are pleased to offer an enhanced and increased level of benefits to all employees for 2017. **Please read the information below thoroughly for a quick explanation of the new benefits as well as instructions on how to enroll online.** All new hires are eligible on the 1st of the month following 60 days of employment. You must enroll between the 15th and 60th day following your hire date.

- **For Cigna/Guardian/MetLife:** go to www.benefitsconnect.net/customecology where you will login to review and select your policies and coverage for 2017.
- **For 401k enrollment:** go to <https://benefits.paychex.com> or call 1-877-244-1771; For fee disclosures contact your HR/Office Manager.

AVAILABLE BENEFITS:

The following plans are being offered to all full time employees and the detailed plan designs & explanations for these benefits will be found online:

- **Cigna – Health Insurance**
 - 3 healthcare options (Open Access Plus \$1500, Open Access Plus \$2500, and Open Access Plus \$5000) are now available to help you determine the most suitable and cost effective plan.
- **Guardian Dental (100% employee paid)**
 - The plan has been enhanced substantially by increasing the annual limit to \$1500 and including child orthodontia coverage. The price for coverage is now much less.
- **Guardian Vision (100% employee paid)**
 - The plan benefits have been enhanced and price of this coverage has gone down from last year.
- **Metlife (100% CEI paid) – Basic Life / AD&D**
 - \$20,000 basic life and accidental death/dismemberment policy that CEI is paying 100% for all full time employees. **No cost to the employee.**
- **MetLife (100% employee paid) – Short Term / Long Term Disability**
 - These policies help to protect your income should you be out of work for an extended period of time. The policies will pay you a portion of your salary while you are out on disability. The cost of coverage is based on your age and income.
- **Paychex - 401k (complete online enrollment only if you are a new hire or making changes)**
 - A 401k retirement account is being offered to all full-time employees. This plan only allows contribution amounts as a percentage. The company will match contribution amounts up to \$1300 annually. This is a great way for you to work towards building the resources you will need for a successful retirement.
- **Flexible Spending Account (100% employee paid)**
 - This account allows you to set aside pre-tax dollars in an account to be used for any medical, dental, and dependent care expenses. Additional details are in the FSA enrollment package.

Additional information regarding these benefits is available to you Online. **If you have questions about enrollment or the policies being offered please contact Stacy Stapleton (470) 344-8864 email: sstapleton@customecology.com or Renae Wilson email: rwilson@customecology.com**

Custom Ecology Benefits Enrollment

Custom Ecology is now conducting benefit enrollment online at www.benefitsconnect.net/customecology

Online enrollment with Benefits Connect is simple, secure and can be done in a few minutes from any computer with internet access. After enrolling online, you will have access to your benefit information 24 hours a day, from any computer. For your security Benefits Connect is 128-bit encrypted and password protected. Follow the steps below to learn how to access the system and enroll.

What you need to get started...

During the enrollment process you will be asked to provide some basic information that you should have available.

- Your social security number
- Your dependent's social security numbers and birth dates
- Your primary care clinic information and number

User Name and Password

Initially your user name and password are defaulted to a standard format. Upon completing your first login you will be prompted to change your password. Let's walk through a sample login.

Your **user name** is made up of the **first six letters of your last name**, followed by your **first initial** and **the last four numbers of your social security number**. The **initial password** for the system is your **social security number** (without dashes).

Example:

Employee Name: Matt Sample
Social Security Number: 949-12-1234

User Name: samplem1234
Password: 949121234

Apprise Enrollment Demo login

Please login below to enter the *benefitsCONNECT®* system.

Username

Password

First six of last name, first initial, last four of social security number

Social Security Number (no dashes)

Entering Personal Profiles

After your initial login, the system will take you to the PERSONAL INFORMATION section. Please complete all fields. **Bolded** fields are required, and must be completed. When you have completed all of the fields, click *save & continue* to proceed to the next screen.

personal information

Please complete the 5-section enrollment process.

Click the "save" button at the bottom of the page after you've entered the profile information.

Fields in bold are required.

General Information

First Name

Middle Initial

Last Name

Title

Social Security No.

Government Visa No.

EEO Ethnic Code

EEO Job Category

Gender

Date of Birth date in for m/d/yyyy

Contact Information

Street Address

Street Address 2

Entering Dependent Profiles

The system will now take you to the DEPENDENT INFORMATION section:

- To enter a spouse, click the icon under Spouse, enter information, and click *Save*.
- To enter a child, click the icon under Children, enter information, and click *Save*. **If your child is age 19+ and enrolled as a full time student, you must indicate so under School Information to make them eligible for benefits.**
- To edit a dependent, click the pencil icon next to the dependent you want to edit, make changes, and click *Save*.
- Note: You only need to add dependents that you would like to enroll for coverage. You will choose which dependents to enroll for each plan when you reach the election screens.

please complete the 4-section enrollment process

dependent information

Please enter your dependent information.

Spouse or Domestic Partner
To add spouse or domestic partner information, click here.

Children
To add a child dependent, click here.

Ex-spouse
To add ex-spouse information, click here.

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When you are finished entering dependents, click *Save & Continue*.

Making Benefit Plan Elections

Next, the system will take you to the BENEFIT PLAN ENROLLMENT Section. Each benefit and your options will be displayed one by one.

- To enroll in a plan, check next to the plan, and check any dependents you want to cover. If applicable, indicate the amount for which you would like to enroll.
- To waive coverage, check next to *I waive enrollment*.
- For information about a plan, click *View Plan Outline of Benefits*.
- For plans provided by your company at no cost to you, enrollment is already checked.

benefits plan enrollment

Please select a Medical plan.

All elections and changes are stored in an archive that can be viewed at any time, so there's never missing forms or lost information.

Available Medical Plans	Coverage	Your Cost	Election Summary
<input checked="" type="radio"/> Choice MCS7 Plan View Plan Outline of Benefits Provided by MEDICA Eligible on 4/1/2005 Cost is deducted on a pre-tax basis	<input checked="" type="checkbox"/> You <input checked="" type="checkbox"/> Sam (child)	92.31	Medical \$92.31 Dental Long-term Disability Basic Life Voluntary Life Health Care Reimbursement (125)
<input type="radio"/> Comprehensive Major Medical Plan View Plan Outline of Benefits Provided by BLUE CROSS OF MINNESOTA Eligible on 4/1/2005 Cost is deducted on a pre-tax basis	<input type="checkbox"/> You <input type="checkbox"/> Sam (child)		Bi-weekly Payroll Deduction \$92.31
<input type="radio"/> I waive enrollment in all Medical plans			

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Click *Save & Continue* after each benefit selection.

Completing Your Enrollment

Once you have gone through enrollment for each plan available, the system will take you to the CONSOLIDATED ENROLLMENT FORM page. This screen will show you a summary of the information you entered and the benefit elections you made.

- To complete the enrollment process, click *Finished*. You will then see a "SYSTEM FEEDBACK" screen.
- If you need to log off before completing enrollment, any data you entered will be saved. The next time you log on, you will be taken directly to the last saved screen.
- Always make sure to *log out* upon completing any action on the system.