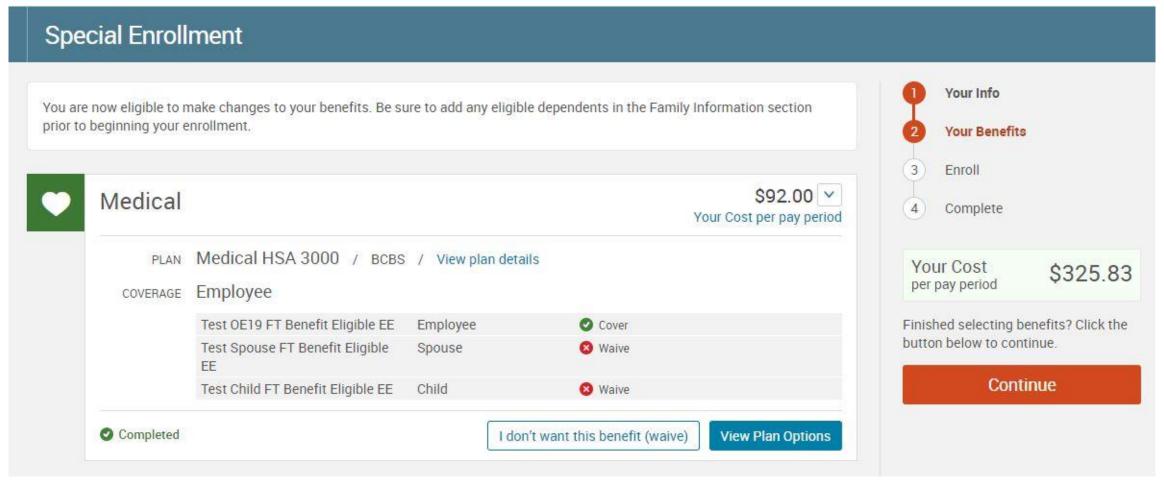


# Did You Know?

2019 OPEN ENROLLMENT — COMPLETING YOUR ENROLLMENT





Once you have completed the selection of all your desired Benefits, click on Continue

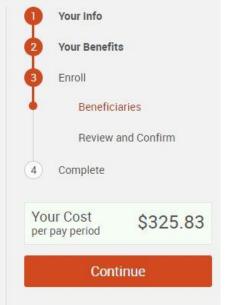




#### Special Enrollment

"Beneficiary" represents the person or persons designated in writing and in accordance with the terms of the plan to receive any benefits due after death of the employee/retiree. "Secondary Beneficiaries" represents the person or persons named to receive benefits if the Primary Beneficiary is not alive. Please review the options below and make changes as needed.

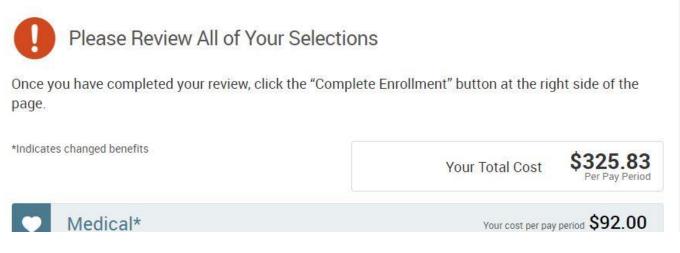
### Basic Employee Life Please choose your beneficiaries Primary Beneficiaries (required) Name Percentage My Estate (Employee) Test Spouse FT Benefit Eligible EE (Spouse) Test Child FT Benefit Eligible EE (Child) Total: 0% (must equal 100%) Add New Beneficiary → Add Secondary Beneficiaries (optional) Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.

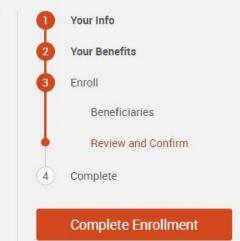


- Next, you will be asked to determine the percentage of inheritance for your beneficiaries for any Life insurance plans.
  - The total must equal 100%
- Once you've completed that, click on Continue
  - Please note that, after clicking
    Continue, the system is compiling all of your choices and may take a few seconds to load.



#### Review and Confirm





- Once the page loads, you will be prompted to Review all of your selections to ensure that the correct plans have been selected and that the correct Dependents will be covered by that plan.
- Once you've confirmed all of that, scroll to the bottom and click on the "I agree, and I'm finished with my enrollment" check box

Once You've Reviewed All Your Selections:

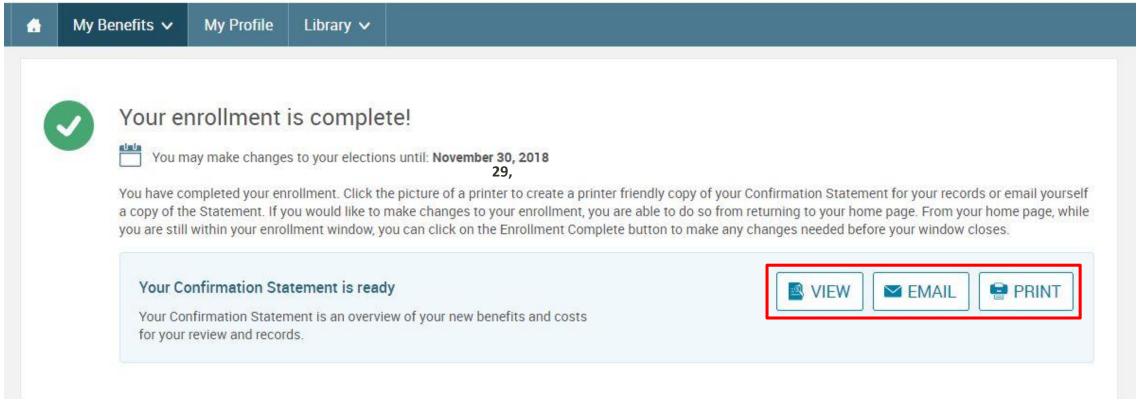
Participation

I understand that the choices I've made are in effect for one full benefit plan year and cannot be changed until the next enrollment period unless I have a qualified status change. If I do have a qualified family status change, I have 30 days from the date of the life event to make changes to my benefit plans, and that I may be required to furnish proof of the event and/or be asked to furnish evidence of insurability for my eligible dependents or myself. Finally, I authorize payroll deductions, if required, for my contributions in the cost of the coverage I have selected.

I agree, and I'm finished with my enrollment.

You must check "I agree" to save changes





Once you've completed your enrollment, the system will tell you that you can make changes up to and including the day of November 29, 2018, as well as offer you the option to View, Email, or Print your Confirmation Statement.

You will not be able to make modifications to your enrollment on or after November 30, 2018

If you have any questions or concerns, please feel free to contact either Margarita Hays or Brenna Toland using the contact information below:



#### Margarita Hays, HR Manager

- (616)974-9284
- mhays@vandykmortgage.com



#### Brenna Toland, HR Generalist

- (616)974-9277
- btoland@vandykmortgage.com

## We are here to help!