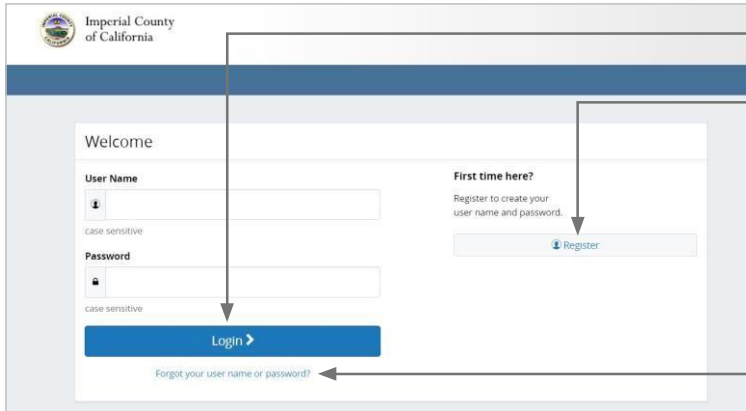


ENROLLING IS EASY



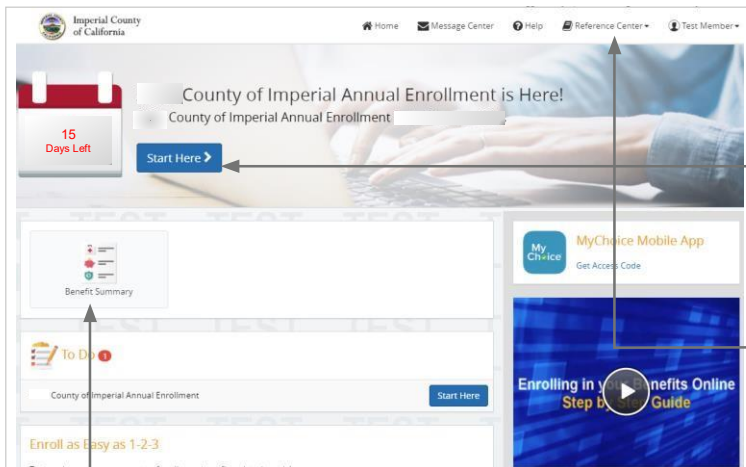
Get started

Visit www.benefitsolver.com and login by entering your user name and password.

If you are a first-time user, click on 'Register' to set up your user name, password and security questions. Our 'Company Key' is **COI** (note: it's case sensitive).

Forgot your user name or password

1. Visit www.benefitsolver.com and click on the 'Forgot your user name or password?' link.
2. Enter your social security number, company key and date of birth.
3. Answer your Security Phrase.
4. Enter and confirm your new password, then click 'Continue' to return to this page and login.



Begin enrollment

Click 'Start Here' and follow the instructions to enroll in your benefits or waive coverage.

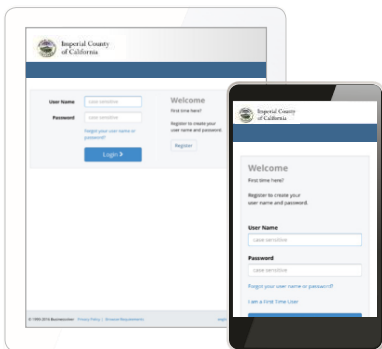
You must make your elections by the deadline on the calendar. If you miss the deadline you will waive any electable benefit coverage, and have to wait until the next annual enrollment period to enroll.

Looking for more information

View plan details, carrier specifics and benefit guides by clicking 'Reference Center' in the main navigation.

Want to review your current benefits

You have year-round access to your benefit summary and specific benefit elections at www.benefitsolver.com

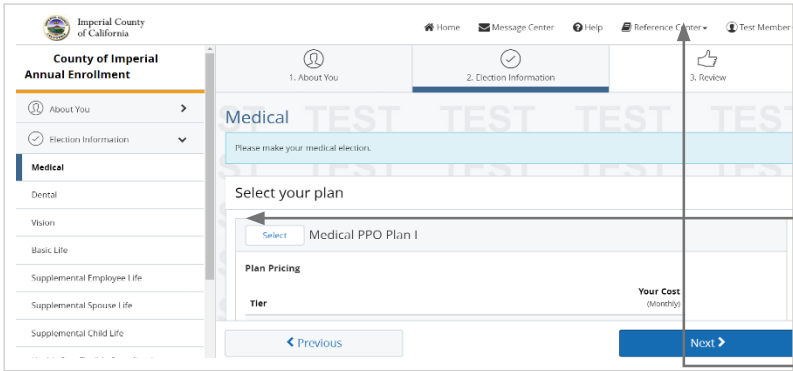


SCAN & ENROLL

Enroll in your benefits from your mobile device. Visit www.benefitsolver.com or simply scan this QR code and tap your way through your elections. If you don't already have a QR code reader on your smart phone or tablet, download one from your device's app store.



Company Key: COI

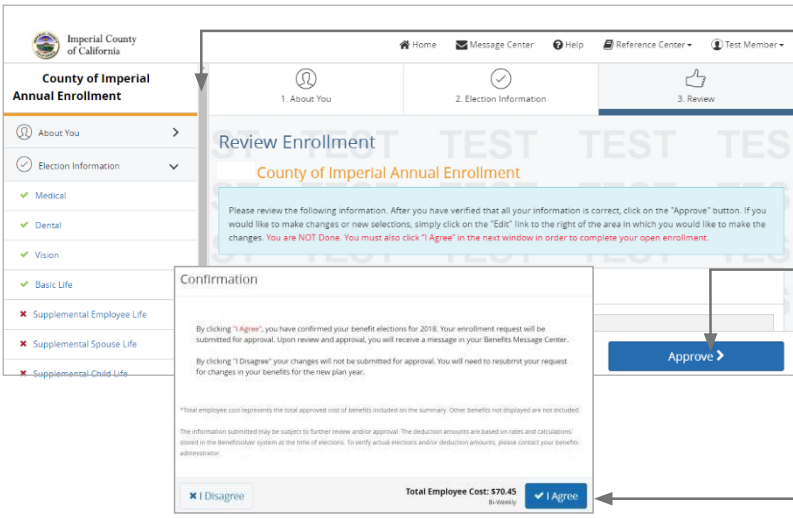


Make your elections

Review your options as you walk through the enrollment process. Click 'Select' on the plan(s) you would like to choose. Track your choices along the left side which updates with your total cost.

If you have any questions as you go through enrollment, contact your local HR.

Use the 'Reference Center' to help you make the right elections.



Review your elections

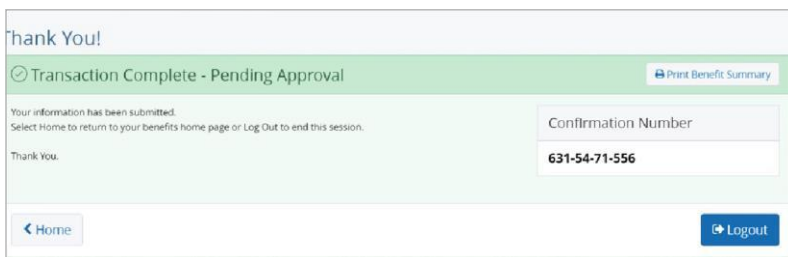
Review, edit and approve your personal information, elections, dependents and beneficiaries.

Approve

Once you have reviewed your elections and they are accurate, click 'Approve' to continue.

Confirm your choices

Your enrollment isn't complete until you confirm your benefit elections and cost.



Print

Print your election information and confirmation number for future reference or save it to your Message Center.



Company Key: COI