

# A guide to your awesome benefits.



download our  
mobile app



Discover what's available to you inside.

# Welcome!

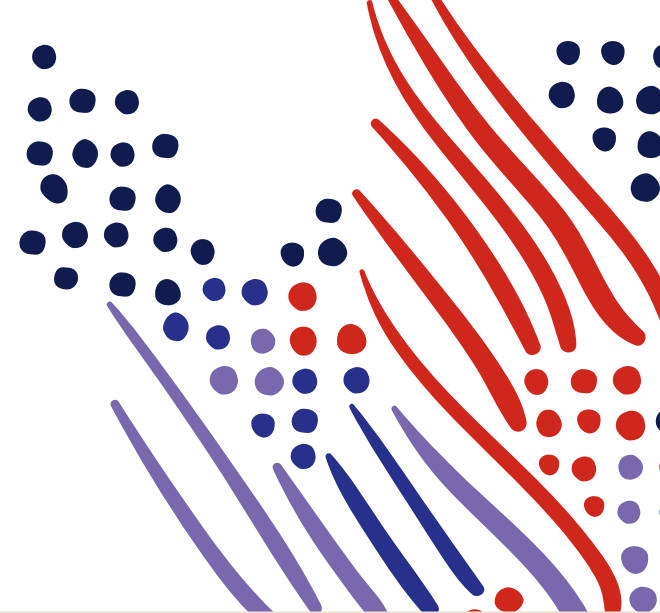
This guide helps you explore all the amazing benefits available to you through your employer's partnership with ADP TotalSource®. We're excited to walk you through the basics and direct you to where you can learn more.

## Ready to enroll?

**ADPTotalSource.adp.com** is your go-to for everything benefits.

Here, you'll learn what's available to you, and elect / update coverage during Open Enrollment and new hire enrollment events.

Take time to familiarize yourself with this important platform.



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Dig in! Click on the main section headers to jump ahead and read more.

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# Hello, awesome benefits



A benefits package like no other

Enrolling in your benefits

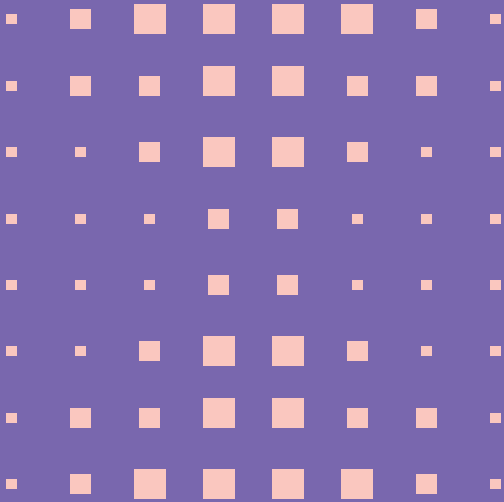
Your benefits at a glance

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Looking for more?

Check out [full plan details](#).

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# A benefits package like no other

Employee benefits are some of the most important perks you get from your employer.

Your employer has partnered with ADP TotalSource to give you access to the same quality and selection of benefits typically offered at larger corporations and Fortune 500® companies.

Your standard, everyday coverage — medical, life, and disability insurances offered through the ADP TotalSource, Inc. Health and Welfare Plan — is just the beginning of your available package.<sup>1</sup>

You may also have access to a 401(k) retirement savings plan, as well as dental and vision coverage.

Regardless of benefits eligibility, you and your family can receive discounts for entertainment venues, like movie theaters and amusement parks, as well as restaurants, mobile phone plans and travel reservations. For employees who pay to park or ride to work, commuter benefits let you use pre-tax dollars to help put some money back in your pocket.

<sup>1</sup> Availability of medical, dental, vision, and Flexible Spending Account plan options depend on your employer's elections as well as insurance carrier availability. Please refer to your enrollment materials for the specific benefits available to you.

**This guide walks you through the benefits available to you.** Please note that some benefits require predetermined eligibility, whereas others are available to all.

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# Enrolling in your benefits

Here's what you need to know when you're able to review and enroll in benefits. (Hint: It starts by registering with ADP TotalSource.)

## New hire enrollment:

If you started at a new job, or your employer rolled out new benefits options, this is your first enrollment period with ADP TotalSource. Welcome!

## Open Enrollment:

Beginning in spring, Open Enrollment is the once-a-year opportunity to review benefits and update them as needed, with new elections taking effect June 1. Apart from this annual event, employees experiencing qualifying life events such as marriage, divorce, birth and adoption are the exceptions to updating benefits during the TotalSource Plan Year.

Don't worry. We'll be in touch with emails, videos and online resources throughout the enrollment period. They'll help you understand your options and tell you what you need to do and by when. If you have questions, reach out to our helpful **MyLife Advisor team at 844-448-0325**.

## Mark your calendar:

A benefits Plan Year is June 1 through May 31.

### Need help logging in?

From the sign-in screen, you can:

#### **Confirm your user ID**

Select **Forgot your user ID?** and follow the prompts.

#### **Reset your password**

Enter your **User ID**, click **Next**, select **Forgot your password?** and follow the prompts.

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# Your benefits at a glance

If you have questions, **MyLife Advisors are a phone call away (844-448-0325)**. They're real people, ready to help.

## Based on what your employer has made available ...

You may have the option to sign up for these benefits during Open enrollment<sup>1</sup> or new hire enrollment.

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- Medical insurance
- Dental insurance
- Vision insurance
- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account
- Group legal plan
- Group term life insurance

You can sign up for these benefits at any time.

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- Medical benefits abroad<sup>4</sup>
- Employee discounts
- Commuter benefits
- ADP University

As an employee, you may already be signed up for these benefits.

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- Health Advocate™<sup>2</sup>
- Basic life and accidental death and personal loss insurance
- Funeral planning services<sup>3</sup>
- Short- and long-term disability coverage
- Employee Assistance Program

Additional benefit call-outs

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- If you elect to enroll in a High Deductible Health Plan, you will have the option to enroll in a Health Savings Account.
- Depending on your employer's plan, you may be able to sign up for a 401(k) retirement savings plan

<sup>1</sup> Or if you experience some qualifying life event, such as marriage, divorce, birth, or adoption.

<sup>2</sup> Must be enrolled in a medical plan.

<sup>3</sup> Available only if you are enrolled in basic life insurance.

<sup>4</sup> Employer must purchase.

# So many benefits at your fingertips



Medical insurance

Health Advocate™

Basic life and accidental death & dismemberment

Short- and long-term disability coverage

Dental insurance

Vision insurance

401(k) Retirement savings plan

Medical benefits abroad

Health Savings Account

Health Care Flexible Spending Account

HSA vs. FSA

Dependent Care Flexible Spending Account

Wisely Direct

Commuter benefits

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Looking for more?

Check out [full plan details](#).

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# Medical insurance

We know benefits are anything but once-size-fits-all. That's why we offer a variety of medical plans, so you can select what works best for you.

Each medical plan includes prescription coverage and out-of-pocket maximum protection. Preventive care, such as checkups and vaccinations, may be available at no cost. Plus, there are even rewards for living a healthy lifestyle, with some plans granting reimbursements for active gym memberships. Other costs and potential reimbursements will depend on your selected plan.

## When to sign up:

If you are eligible for this benefit, you can sign up during **Open Enrollment** or **new hire enrollment**.



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# Health Advocate™

Health Advocate assists you and your family in managing health care, resolving claims and coordinating care. This service comes at no cost to you, and is automatically available to all employees, their spouses or domestic partners and dependent children enrolled in medical plans through ADP TotalSource.

## Health Advocate can provide you with the following services:

- Finding the right doctors and hospitals
- Scheduling tests and appointments
- Accessing secure second opinions
- Explaining benefits coverage and conditions
- Researching treatment options
- Resolving billing and claims issues
- Negotiating savings via Medical Bill Saver™

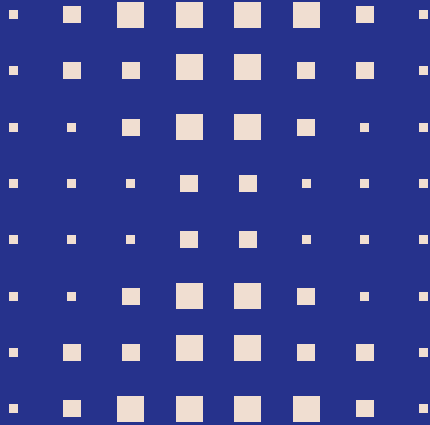
## When to sign up:

If you enroll in an ADP TotalSource medical plan, you are automatically enrolled in this service — at no cost to you.



**Help is only a phone call away.**  
**Contact 24/7 support at 866-695-8622.**

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# Basic life and accidental death & dismemberment

Basic term life insurance coverage protects you and your family in the event of death or personal loss. It can also provide access to a portion of the life insurance benefits if you or a loved one are diagnosed with a terminal illness.

Additionally, through MetLife Advantages<sup>SM</sup>, your basic life insurance also provides access to other services for making the right decisions during difficult times, including:

- Preparing for the future with funeral planning services.
- Transition assistance through life changes.
- Support through difficult times with estate planning and grief counseling.

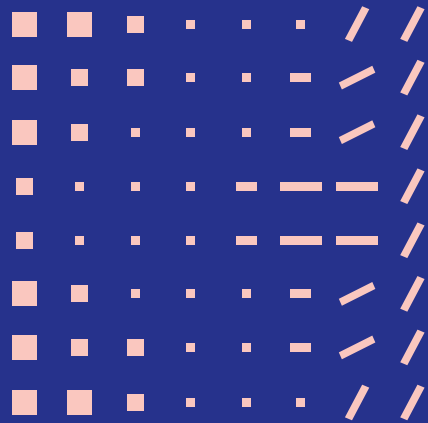
## When to sign up:

Based on your employer's offerings, you may be automatically enrolled in this benefit — at no cost to you.

# Planning for the future

We think it's important to offer you benefits at every stage of life. With your basic life insurance coverage, you also have access to meaningful services to help you make the right decisions to manage what life may bring.

From preparing important legal documents to funeral planning services offered through MetLife, they'll help you plan arrangements, make the most informed decisions and put those wishes into action.



## When to sign up:

No need. This service is **automatically available to you at no additional cost if you are enrolled in a basic term life insurance plan.**

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# Short- and long-term disability coverage

Short- and long-term disability coverage provides you with a portion of your income as financial protection when a disability, illness or injury keeps you from working for a brief or extended amount of time.

## When to sign up:

Based on your employer's offerings, you may be automatically enrolled in this benefit — at no cost to you.

## The disability coverage includes:



Replacement of a portion of weekly or monthly income.



Access to educated, knowledgeable staff available via phone, email or mail.



Assistance returning to work as soon as it's medically safe.

# Dental insurance

A healthy smile is beautiful, so our dental carrier partners have designed plans that cover preventive services like cleanings, X-rays and oral exam services offered from in-network providers.

Additional services, such as fillings, oral surgeries and orthodontics, may also be available to you, though out-of-pocket costs will depend on your co-insurance rate.

We partner with a number of carriers, each with their own unique coverage options and additional benefits.



## When to sign up:

If you are eligible for this benefit, you can sign up **during Open Enrollment or new hire enrollment.**

# Vision insurance

Your eyes deserve the best care. By enrolling in VSP® Vision Care, you'll receive service, coverage and discounts for exams, glasses, contact lenses and laser vision correction. VSP doctors are dedicated to providing you with personalized care so your eyes can stay healthy year after year.

Choose any eye care provider with your VSP coverage, though you'll get the most out of your benefits and have lower out-of-pocket costs when selecting a VSP Choice Network doctor.



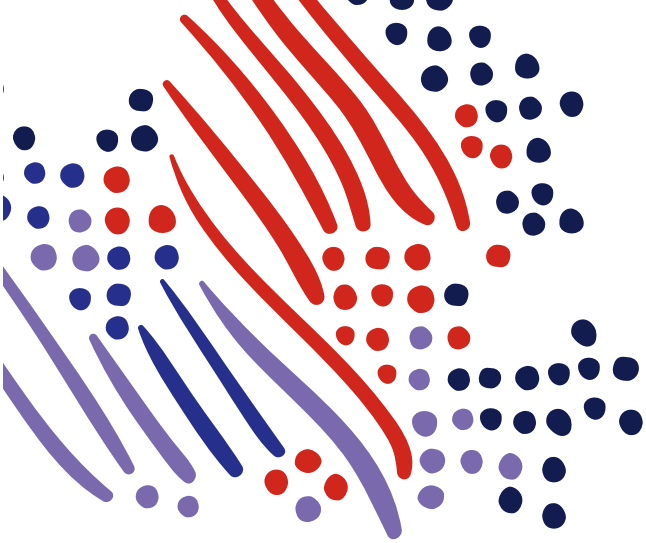
Visit [vsp.com](https://www.vsp.com) to learn more and find out if a specific doctor is in-network.

## When to sign up:

If you are eligible for this benefit, you can sign up **during Open Enrollment or new hire enrollment.**



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# 401(k) retirement savings plan

We believe in the value of saving for the future. If your employer has chosen to offer a 401(k) plan, we encourage you to take advantage of it. If your employer participates in the ADP TotalSource Retirement Plan, various investment options may be available to offer flexibility for all your retirement savings goals.

Keep in mind that if eligible, plan contributions and vesting schedules for employer contributions may vary.

## Do more with the ADP TotalSource retirement savings plan



See if you're saving enough for retirement with a simple quiz.



Lower the taxes you pay today with pre-tax 401(k) contributions.



Create a portfolio that's right for you from a variety of investment options.



Watch your savings grow on a tax-deferred basis.



Receive personalized retirement savings and investing advice.



Check your balance, review contributions and more with the ADP mobile app.

## When to sign up:

This benefit has specific criteria for eligibility. If eligible, **you can sign up at any time during the Plan Year.**

To enroll, head over to **retirement savings plan** under your ADP TotalSource platform, or download the ADP® Mobile app.

Direct plan questions to a customer service associate at **(855) 646-7549**. They are available Monday - Friday, 8 a.m. - 8 p.m. ET.

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# Medical benefits abroad

Through Cigna Global Health Benefits, we're able to offer medical benefits abroad coverage, a special traveler's policy for employees whose work takes them around the globe.

This quality medical care automatically covers you in the case of accident or illness requiring emergency medical assistance while you're on business outside of your country of residence.

Explore confidently, backed by perks like:



24-hr support by trained specialists.



Local hospital admissions assistance.



Concierge and travel assistance services.



## When to sign up:

Contact your employer to find out if you are eligible for this benefit. **You can purchase it at an additional cost during the Plan Year.**

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# Health Savings Account

Available when enrolled in a High-Deductible Health Plan, or HDHP, a Health Savings Account, or HSA, can be used to pay for qualified medical expenses now or in the future through a personal savings account, offered through Optum Bank®.

- Contributions are tax-free.
- Potential interest gains accumulate tax-free.
- Tax-free distributions for qualified medical expenses.
- The money is yours. You set contribution amounts and keep the funds, even if you change jobs or health plans, or retire.
- An Optum Mastercard® debit card can be used to pay for medical needs like eyeglasses, hearing aids and prescriptions, as well as office copays and doctor visits.
- You are responsible for monitoring the funds that go into your account and not going over your annual contribution limit. [Click here](#) to learn about tax consequences for exceeding contribution limits and other plan details.

## When to sign up:

**HDHP enrollees are eligible for this benefit at any time.** If your employer offers monthly contributions, you must enroll by the first of the month to avoid forfeiting that month's contribution.



Call our MyLife Advisors (844-448-0325) to learn more, or visit [optumbank.com](https://optumbank.com) to manage your account.

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# Health Care Flexible Spending Account<sup>1</sup>

Another way to save and pay for eligible health care expenses is through a Flexible Spending Account, or FSA.

With an FSA, you decide your contribution for the Plan Year, and the money will be deducted from your paycheck, tax-free, every pay period. Best part? The full value of your annual contribution is immediately available for use at the start of the Plan Year.

This account also offers a carryover feature: Up to \$640 of any unused amount remaining at the end of Plan Year 2024-2025 can be carried over to the new Plan Year beginning June 1, 2025. Anything over this amount will be forfeited if not filed for reimbursement by the filing deadline, which is July 30 following the end of the Plan Year.

It's important to note that the Health Care FSA isn't available if you elect an HDHP, but you can choose a Limited Purpose FSA for eligible dental and vision expenses.

## When to sign up:

If you are eligible for this benefit, you can sign up **during Open Enrollment or new hire enrollment.**



Call our MyLife Advisors (844-448-0325) to learn more, or visit [optumbank.com](https://www.optumbank.com) to manage your account.

<sup>1</sup>[Click here](#) to read further details on the FSA products.



# What are the differences between an HSA and an FSA?

These accounts share a lot of similarities, in that it's all your money — it's not taxed, and the IRS sets different limits on how much you can put in or carry over from year to year. For the most part, you can start spending from these accounts the day you open them, but you can't use them for anything other than eligible health care expenses. Detailed information is available in the [Summary Plan Description](#). Here are the major differences between these two accounts:

Health Savings Account	Health Care Flexible Spending Account
<ul style="list-style-type: none"><li>• Can be used for health care services and qualified medical expenses.</li><li>• Must be enrolled in a HDHP that meets RS guidelines.</li><li>• Money can be deposited by you or by your employer from your paycheck, before taxes — employers can also choose to make contributions.<sup>1</sup></li><li>• Earns interest.</li><li>• Balance can eventually be cashed out (and rules pending, can later be used as a nest egg for retirement) Tax rates apply.</li><li>• Remaining HSA funds are not forfeited.</li></ul>	<ul style="list-style-type: none"><li>• Can be used for health care services and eligible medical expenses.</li><li>• Can sign up for this if it's offered, regardless of your health plan.<sup>2</sup></li><li>• Your FSA contributions are deducted from your paycheck, before taxes.</li><li>• No interest is earned.</li><li>• Funds may be forfeited.<sup>3</sup></li><li>• Up to \$640 can be carried over to the next Plan Year, if you remain eligible to participate.</li></ul>

1. California and New Jersey tax employer HSA contributions as income.  
2. If you elect an HDHP plan you qualify to open an HSA, but you can only choose a Limited Purpose FSA which can be used on dental and vision expenses.  
3. FSA is subject to the ADP TotalSource, Inc. Health and Welfare Plan Year.

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# Dependent Care Flexible Spending Account<sup>1</sup>

In addition to a Health Care FSA, you may also be eligible for a Dependent Care FSA. This account is designed to cover expenses related to daycare, camp or care for children under 13 years old or dependents who are physically and mentally unable to care for themselves and without an able caregiver at home. **However, the Dependent Care FSA does not reimburse medical expenses.**

## Here are some other features:

- Funds in this account are your money.
- No federal income tax paid on deposits or withdrawals.
- You decide how much to contribute during the Plan Year, but no more than the allowable contribution limits.
- Funds are accrual-based — instead of being available in full at the start of the Plan Year, your balance becomes available as you make contributions.
- There is no carryover into the new Plan Year. Use your money for eligible expenses incurred during the Plan Year and file for reimbursement before the July 30 filing deadline to avoid forfeiting remaining funds.

## When to sign up:

If you are eligible for this benefit, you can sign up **during Open Enrollment or new hire enrollment.**

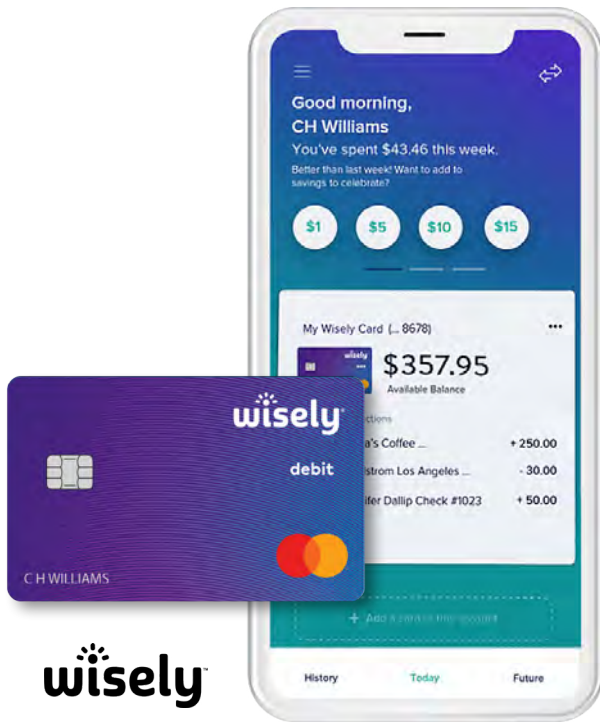
<sup>1</sup> [Click here](#) to read further details on the Dependent Care FSA.

# Wisely® Direct by ADP

Want a fast, safe and convenient way to access and manage your money, but without the hassles of a traditional bank account? **Wisely by ADP®** — a digital account — makes it easier to get your money, spend, plan and save with fewer fees and headaches. Living Wisely means seamless pay and spending with the tools and support you need to make the most of your money — and afford all you deserve.

Sign up is a breeze, there are no hidden fees or costs to sign up<sup>1</sup> (yay!) and you can easily manage your money on the go with the myWisely® app. Click above to learn more.

- **Get paid up to 2 days early** with direct deposit.<sup>2</sup>
- **Shop and pay bills** everywhere Mastercard® is accepted.
- **Get cash** from over 40,000 surcharge-free ATMs nationwide.<sup>3</sup>
- **Get cash back on purchases and eGift cards** from hundreds of participating merchants.<sup>4</sup>
- **Send money** to friends and family on the go with apps like PayPal® and Venmo®.<sup>5</sup>
- **Feel secure** using an FDIC-insurance account with security features like instant card lock.



1 See the List of All Fees at wiselydirect.com for applicable fees.

2 Opt-in to early direct deposit on mywisely.com/direct or the myWisely mobile app. Early direct deposit of funds is not guaranteed and is subject to timing of payor's payment instruction. Faster funding claim based on comparison of our policy of making funds available upon our receipt of payment instruction with typical banking practice of posting funds at settlement. See full disclosures on mywisely.com/direct or the myWisely app.

3 Number of fee-free ATM transactions may be limited. See cardholder agreement and List of All fees for more information.

4 Cash Back Rewards (CBR) on purchases at participating merchants powered by Dosh Rewards. Opt-In required for Dosh Rewards only. Most CBRs appear in your savings envelope within 4 weeks after transaction has completed. Only CBRs for purchase of eGift cards will appear instantly. eGift Card Cash Back offers range from 2% - 12%, depending on gift card purchased. Cash Back amounts will be disclosed before selecting a gift card. Review the Terms and Conditions of each eGift card product before purchase. Rewards funds can be moved from savings envelope into available balance on your card. Log in to myWisely to access Rewards feature for purchases and eGift cards. These optional offers are not a Fifth Third Bank or a Mastercard product or service, nor does Fifth Third Bank or Mastercard endorse this offer.

5 Standard text message fees and data rates may apply.



## When to sign up:

**Anytime you need it.** Benefits take effect the following month.

# Commuter benefits

If you pay for parking or use public transit, commuter benefits can help you save money getting to and from work. Optum Bank® allows you to deduct commuter expenses from your paycheck before taxes, which can mean substantial savings. However, the IRS does have a monthly limit for how much you can deduct for transit and parking.

## Here's how it works:

- Select your monthly contributions towards parking, transit or both.
- Funds are evenly deducted from each paycheck and carry over to the next month.
- You'll receive a payment card to pay for qualified parking or transit expenses.
- Contributions can be paused at any time.
- Submit claims for reimbursement.

**Note:** If your employment is terminated, you may submit any outstanding claims for parking expenses incurred prior to your termination date for a period of 60 days following the date of your termination of employment. All other commuter benefit funds will be forfeited.

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# Extra benefits and support for wherever life leads you



Employee Assistance Program

Employee discounts

ADP University

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Looking for more?

Check out [full plan details](#).

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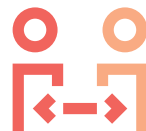




# Employee Assistance Program

The Employee Assistance Program, or EAP, is available to help you and your family maintain a healthy work-life integration through assistance with personal needs.

*"We really didn't know where to start with all the challenges we were facing. And then my employer pointed us to the Employee Assistance Program. I feel like we can now see the path to our future."*



No matter what life throws at you, specialists are available 24/7/365 at 866-574-7256. They can provide referrals to appropriate, local, in-network service providers for face-to-face counseling and follow-up.

## Specialists can assist with a wide range of matters:

- Emotional health
- Parenting, child care, and education
- Senior caregiving services
- Wellness and daily living
- Legal and financial

## When to sign up:

No need. **You're automatically enrolled in this benefit on day one of your employment.** You'll be asked to register the first time you use it.

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**When to sign up:**  
No need. Discounts are available at any time.



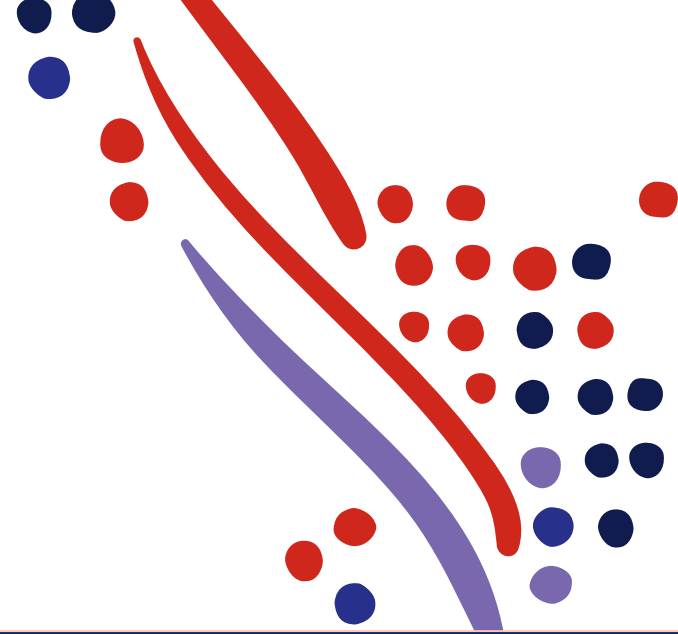
# Employee discounts

Access to life-improving discounts and services below are just another perk of your employer's partnership with ADP TotalSource. They're available to you, your dependents and family members.

## LifeMart

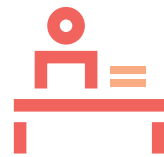
From everyday needs to special purchases, LifeMart's large selection of brand-name products and services, as well as discounts at local retailers, can save you time and money. Score great savings on things like hotels, car rentals, tickets and more. Access your free discounts by going to [ADPTotalSource.adp.com](https://ADPTotalSource.adp.com).

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# ADP University

ADP University gives employees access to professional development courses to help them excel. From fulfilling compliance requirements to communicating more effectively, courses cover a broad range of topics and are available year-round and at a variety of venues, such as at your workplace or online. While most courses are completely free, some carry a small fee (\$7 per class).



All courses can be found in MyLearning@ADP through single sign-on in [ADPTotalSource.adp.com](https://ADPTotalSource.adp.com)

## When to sign up:

At your leisure. Online courses led by virtual instructors are **available on demand**.

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# Resources to help you every step of the way



[ADP TotalSource website](#)

[ADP Mobile](#)

[MyLife Advisors](#)

[MyLife website](#)

[What's next?](#)

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Looking for more?

Check out [full plan details](#).

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*"It's easier than ever for me to access my benefits and manage my day-to-day tasks through the ADP TotalSource website!"*

# ADP TotalSource website

It's important to us that your benefits accessibility remains convenient, simple and easy to use — not to mention completely private.

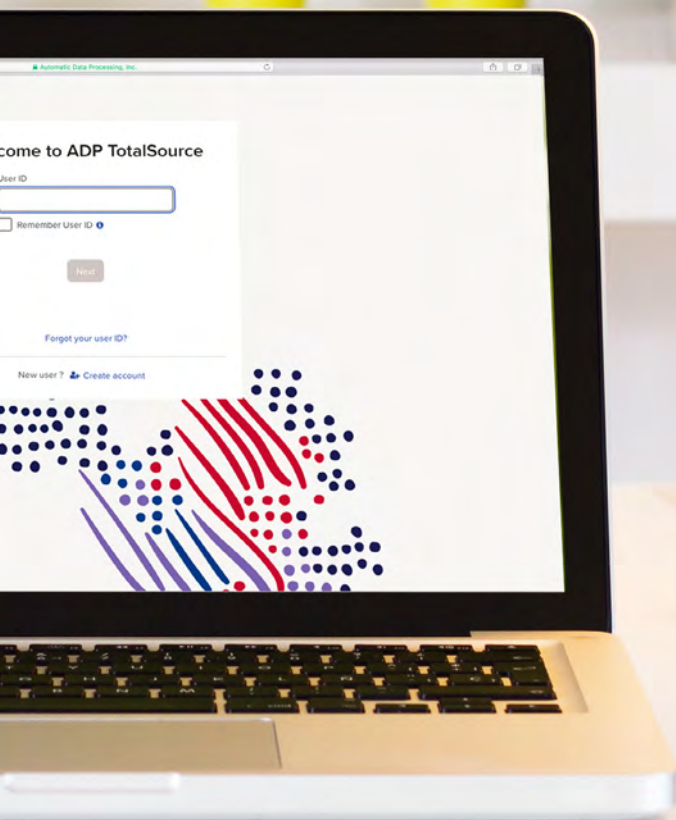
Manage job-related information online, gain year-round access to benefits, update coverage, and review your choices at any time.

# ADP Mobile

Access your info from anywhere, at any time, with our free mobile app. Easy to use, it gives you an at-a-glance view of your pay, benefits and more.



Available for all devices. [Download it today.](#)



*"I was feeling overwhelmed by the number of decisions I had to make — not just at work, but outside of work. From setting up a life insurance policy to planning my retirement contributions, the MyLife Advisors made me feel at ease, like I finally had everything figured out."*

# MyLife Advisors

Our MyLife Advisors are available to help you make important life decisions. Whatever the need, we're always here to assist you and put you at ease, from tackling day-to-day challenges to discovering all the ways ADP TotalSource works hard for you.

We know benefits can be complicated, but you aren't alone in this. Give us a call **(844-448-0325)** or email **[MyLifeAdvisor@adp.com](mailto:MyLifeAdvisor@adp.com)**. We're available Monday - Friday, 8 a.m. to 11:30 p.m. ET. Support is available in English and Spanish. We also offer translation support for other languages.



The best part? We have real humans on the other end of the line.



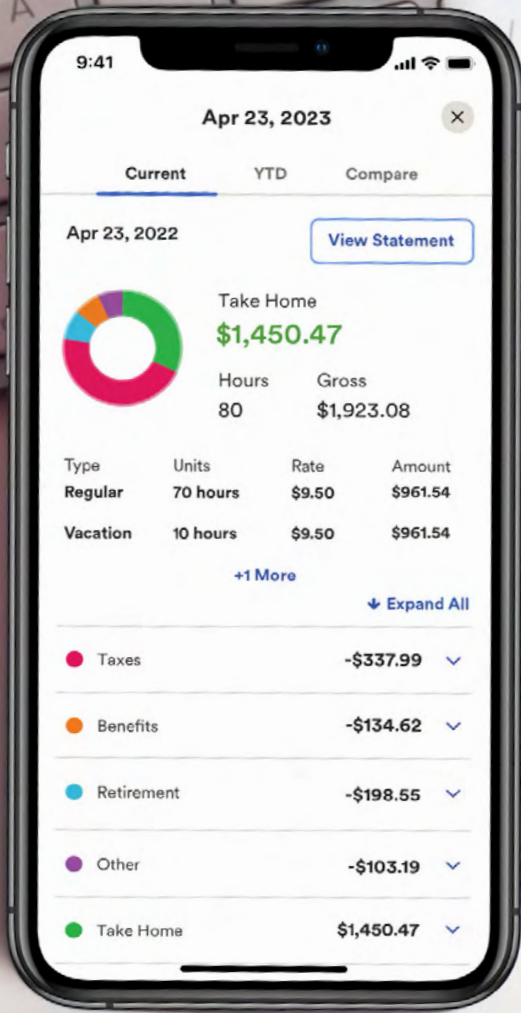
# MyLife website

[MyLife.adp.com](https://mylife.adp.com) provides educational articles and tools that help you get more out of ADP TotalSource services and the many benefits that can support your health, wealth and work life.

Don't forget to read the quarterly newsletter, featuring health tips, financial best practices and more.



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## What's next?

This introductory guide is only the beginning. Visit [Mylife.adp.com](https://Mylife.adp.com) for more information. Once you are confident about your elections and eligible to enroll in your benefits, go ahead and visit [adptotalsource.adp.com](https://adptotalsource.adp.com).

### How to register for ADP TotalSource:

1. Your employer will provide you with a registration passcode. Use this on the [ADP TotalSource login page](#).
2. Follow the on-screen instructions to complete the registration process.
3. Once you have registered, your user ID will be displayed and a confirmation email will be sent to you. That means you're all set and ready to go. Woo-hoo!
4. For on-the-go access to all your great benefits, be sure to download the [ADP mobile app](#).



We'll be with you every step of the way.