

A GUIDE TO YOUR AWESOME BENEFITS

Discover what's available
to you inside.



Always Designing
for People®



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. (And the ADP® Mobile app.)

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 guide.

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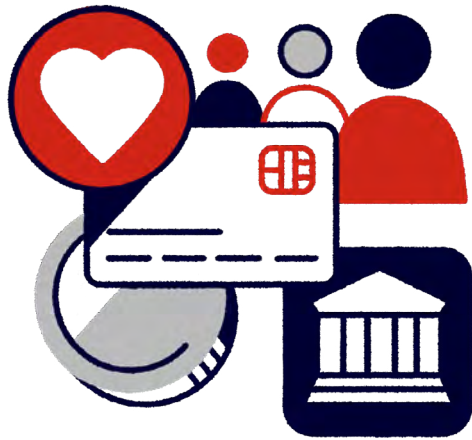
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Looking for more?
Check out [full plan details](#).



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.¹

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.

Consider signing up for pet wellness and identity theft protection services for greater peace of mind.

For full plan details, check out the ADP TotalSource, Inc. Health and Welfare Summary Plan Description, [which is linked here](#).

¹ Availability of medical, dental, vision, and other 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 benefits that may be available to you. Please note that some benefits require predetermined eligibility, whereas others are available to all.



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 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; and other qualified or special enrollment events allow you the opportunity to update specific benefits during the ADP TotalSource Plan Year.

Don't worry. We'll be in touch with personalized 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?

Verify your info

Ensure we have your and your family's most current information. Log in to **adptotalsource.adp.com** and make sure these data points are correct.

- Your name
- Preferred email address
- Home address
- Social Security Number
- Date of birth

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.

SAY HELLO TO HELP ME CHOOSE

Personalized, AI-driven decision support

Powered by **NAYYA**

Choosing the best benefits for your lifestyle just got easier. **Help Me Choose** offers online benefits recommendations, based on your employer offerings, to help you find the best fit coverage for your unique needs.

Use Help Me Choose to:



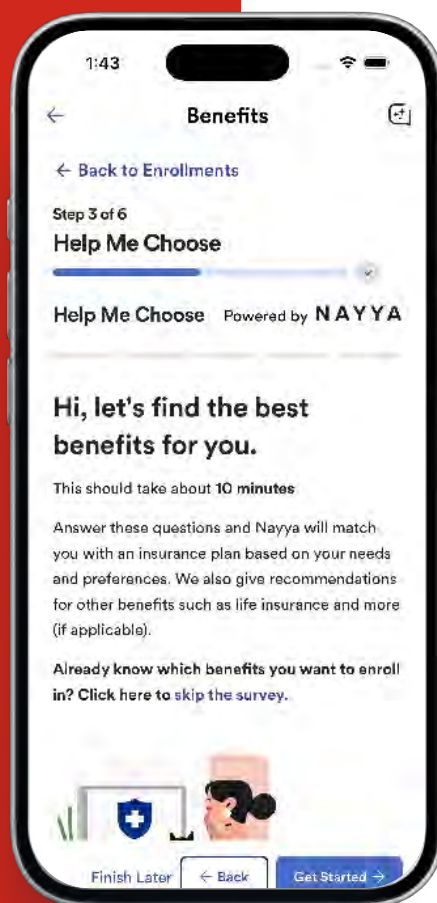
Get the right coverage at the right cost



Save time and energy during enrollment



Access the benefits that matter most to you



How it works:

1. Sign in to adptotalsource.adp.com and begin the enrollment process.
2. Answer a few questions about yourself and your family through the secure survey.
3. Get matched with a benefits package customized to what your employer offers, your individual needs and budget.
4. Continue to enroll directly within ADP TotalSource.

The impact

88%

of users indicated that their **benefits decisions were made easier.**¹

82%

of users felt it helped them save money on their benefits.²

Sources: [1] Nayya NPS Survey, 2023, [2] Nayya User Survey, 2022

Disclaimer: Nayya is developed, managed, and owned by Nayya Health, Inc. All recommendations are made by Nayya entities, not ADP TotalSource. Nayya provides recommendations based on information you share or you authorize it to access at a point in time. No representations or warranties are made regarding the recommendations. You are responsible for making your own decisions about benefits and the Nayya recommendations should not be relied upon as legal, tax, investment, or financial advice.

YOUR BENEFITS AT A GLANCE

If you have questions, **MyLifeAdvisors** 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 enrollment¹ or new hire enrollment.

- Medical insurance
- Dental insurance
- Vision insurance
- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account
- Voluntary benefits

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

- Health Advocate™²
- Basic life and accidental death & dismemberment
- Funeral planning services³
- Short- and long-term disability coverage
- Employee Assistance Program

You can sign up for these benefits at any time.

- Medical benefits abroad⁴
- Employee discounts
- Commuter benefits
- ADP University

Additional benefits call-outs

- 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

¹ Or if you experience a qualified change-in-status or special enrollment event.

² Must be enrolled in a medical plan through ADP TotalSource.

³ Available only if you are enrolled in basic life insurance through ADP TotalSource.

⁴ Employer must purchase.

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Looking for more?
Check out [**full plan details.**](#)

MEDICAL INSURANCE

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**, **new hire enrollment** or **when you experience specific qualifying life events**.





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 enrolled in medical plans through ADP TotalSource, their spouses or domestic partners and dependent children.

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™



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

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.



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.

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

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.



HEALTH CARE FLEXIBLE SPENDING ACCOUNT¹

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 available to use for claims on the first day of your FSA enrollment effective date.

This account also offers a carryover feature: Up to \$680 of any unused amount remaining at the end of the 2026-2027 Plan Year can be carried over to the new Plan Year beginning June 1, 2027. 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. Expenses must be incurred by May 31.

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.

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

When to sign up:

If you are eligible for this benefit, you can sign up during **Open Enrollment, new hire enrollment or when you experience specific qualifying life events.**

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



WHAT ARE THE DIFFERENCES BETWEEN AN HSA AND A HEALTH CARE 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

- Can be used for health care services and qualified medical expenses.
- Must be enrolled in a HDHP that meet IRS guidelines.
- Money can be deposited by you or by your employer from your paycheck, before taxes — and employers can also choose to make contributions.¹
- Earns interest.
- Balance can eventually be cashed out and (rules pending) can later be used as a nest egg for retirement. (Tax rates apply.)
- Remaining HSA funds are not forfeited.

Health Care Flexible Spending Account

- Can be used for health care services and eligible medical expenses.
- Can sign up if it's offered, regardless of your health plan.²
- Your FSA contributions are deducted from your paycheck, before taxes.
- No interest is earned.
- Funds may be forfeited.³
- Up to \$680 can be carried over to the next Plan Year, if you remain eligible to participate.

1. California and New Jersey tax employer HSA contributions as income.

2. You can only choose a Limited Care FSA if you are contributing to an HSA through ADP TotalSource or elsewhere.

3. FSA is subject to the ADP TotalSource, Inc. Health and Welfare Plan Year (6/1/26 to 5/31/27).

When to sign up:

If you are eligible for this benefit, you can sign up during **Open Enrollment, new hire enrollment or when you experience specific qualifying life events.**



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT¹

In addition to a Health Care FSA, you may also be eligible for a Dependent Care FSA, or DCFSA. This pre-tax benefit account allows you to set aside money to pay for eligible dependent care expenses, like:

- Child- or afterschool care for those under 13 years old.
- Elder care for dependents who are physically and/or mentally unable to care for themselves and without an able caregiver at home.

DCFSA's are designed to help working parents and caregivers save money on dependent care cost while maintaining their employment or attending school full-time. It is important to note that DCFSA's cannot be used to 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 of remaining funds 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.

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

When to sign up:

If you are eligible for this benefit, you can sign up during **Open Enrollment, new hire enrollment or when you experience specific qualifying life events.**

DENTAL INSURANCE

A healthy smile is beautiful. That's why 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, new hire enrollment or when you experience specific qualifying life events.**



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.

Another bonus of routine checkups on your eyes is they can help diagnose other health issues, like diabetes.

Visit 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, new hire enrollment or when you experience specific qualifying life events.**





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 Savings Plan, various investment options are available to offer flexibility for all your retirement savings goals.

Plan features such as employer matching contributions vary by employer and may be subject to a vesting schedule, meaning you earn ownership of them over time.

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.

To enroll, head over to **ADP TotalSource Retirement Savings Plan Voya Financial** under your ADP TotalSource platform, or **Retirement** in 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.

When to sign up:

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

BASIC LIFE AND ACCIDENTAL DEATH & DIS- MEMBERMENT (AD&D)

For peace of mind against the unexpected, you may have access to employer-paid basic life and AD&D coverage. This protection ensures your short- and long-term financial obligations are met and help secure your family's future.

When to sign up:

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

Explanation	Coverage overview
Basic life insurance 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.	Plan limits — which can range from \$10K - \$500K for flat plans, and 1 - 6x annual base earnings for multiples of salary plans — can vary based on what's available to you. Confirm details for this coverage with your employer.
AD&D insurance is designed to help provide you and your family financial protection in the event of a significant injury due to an accident, including death, loss of limbs, sight, speech, hearing or paralysis.	

Those who are enrolled in a basic term life plan have access to MetLife AdvantagesSM — a comprehensive suite of valuable support, planning and protection services. More details are on the next page.

METLIFE ADVANTAGES

Life is full of “what ifs”, and basic life insurance can be crucial to reducing your financial stress. Complimentary with this coverage is MetLife Advantages: A suite of services and resources to help guide you through life's opportunities, transitions and challenges.

When to sign up:

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

Helping employees plan for their families' needs, through:

- **Estate planning services.** Unlimited access to create and execute key estate planning documents online.
- **Will preparation.** Work one-on-one with an attorney from MetLife Legal Plans' network to prepare or update a will, living will or power of attorney

Providing assistance through life's change, like:

- **Portability.** Take your life insurance benefits with you without a gap in coverage.
- **Transition solutions.** Education and guidance when experiencing changes in life insurance coverage, like retirement, job loss or other life events.

Offering compassionate support through difficult times.

- **Grief counseling.** Access to professional support from a licensed counselor during a difficult time.
- **Estate resolutions services.** Unlimited consultations to settle an estate with confidence.
- **Total Control Account.** Life insurance settlement option offering immediate access to funds, a guaranteed minimum interest rate, and no fees, functioning similarly to a checking account.

Check with your employer to find out what's available for you.



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.

Short-term disability plans include several wage replacement options ranging from 60% to 66.7% with a weekly benefit maximum in all cases.

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.

When to sign up:

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

PET WELLNESS WITH WAGMO

Thanks to Wagmo, year-round pet care is both accessible and affordable, making it easier to keep your furry companions healthy and happy.

Unlike pet insurance, pet wellness focuses on proactive, routine care — reimbursing you for essential preventative services, like check-ups, vaccines, grooming, dental care and more.

- **Quick & easy reimbursements** – claims are reimbursed within 24 hours via Venmo, PayPal or bank transfer.
- **Restriction-free** – all dogs and cats are eligible regardless of age, breed, or pre-existing conditions.
- **Virtual tech support** – connect with live vet techs 24/7 about your pet's well-being at no additional cost.
- **Everything is in-network** – use any vet or service provider.
- **Use right away** – no waiting periods or deductibles, submit claims after plan activation.
- **Member perks** – enjoy exclusive discounts from your favorite pet brands.

Visit wagmo.io/ADPTS to learn more about pet wellness benefits.



When to sign up:

You can sign up **during Open Enrollment or new hire enrollment** — or **whenever you get a new pet**. Once enrolled, you will receive an e-mail from Wagmo for next steps.



When to sign up:

You can sign up during **Open Enrollment**, **new hire enrollment**, or when you experience **specific qualifying life events**.

LIFELOCK WITH NORTON

Take back control of your identity and protect your digital well-being from every angle with Norton LifeLock: all-in-one protection against threats to your identity, security and privacy.

Monitor your identity, your devices and your finances with restoration support, scam detection and insights for a greater, safer online presence.

- **Fraud detection** – Monitor your identity and finances to detect identity fraud earlier.
- **Threat prevention** – Block scams and cyberthreats to protect your data and devices.
- **Financial insights** – Gain financial insights into your credit, spending and income.
- **Identity restoration** – Receive peace of mind with expert help if your identity is compromised.
- **Enhanced privacy** – Remove your personal details from data broker websites and enjoy safer, more private internet experiences.
- **Scam detection** – Navigate suspicious websites and SMS messages with built-in AI assistance that offers advice if you think you've become a victim of a scam.

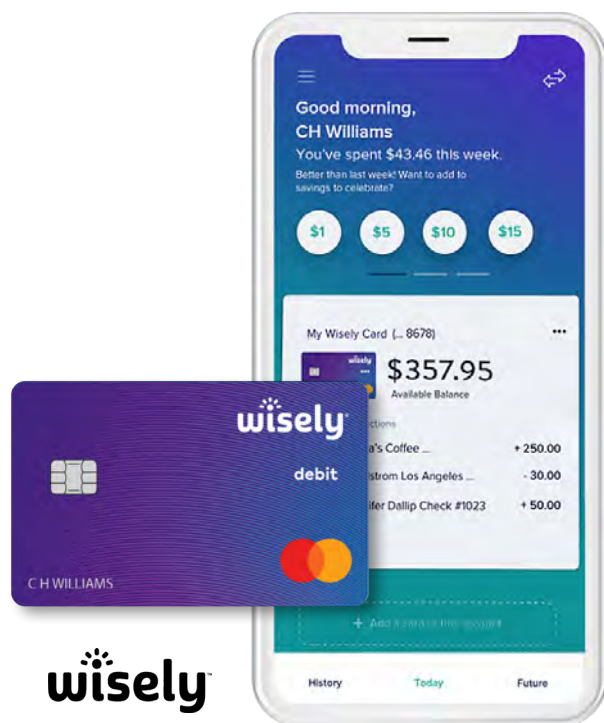
Visit Norton.com/PremierPlus/ADPTS to learn more about these cyber safety benefits.

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 up¹ (yay!) and you can easily manage your money on the go with the myWisely® app.

- Get paid up to 2 days early with direct deposit.²
- Shop and pay bills everywhere Mastercard® is accepted.
- Get cash from over 40,000 surcharge-free ATMs nationwide.³
- Get cash back on purchases and eGift cards from hundreds of participating merchants.⁴
- Send money to friends and family on the go with apps like PayPal® and Venmo®.⁵
- 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.

Wisely Direct card issued by Fifth Third Bank N.A., Member FDIC, pursuant to a license from Mastercard International. ADP is a registered ISO of Fifth Third Bank N.A. Wisely Direct prepaid Mastercard can be used everywhere debit Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. PayPal and Venmo are registered trademarks of PayPal, Inc. ADP, the ADP logo, Wisely, myWisely, and the Wisely logo are registered trademarks of ADP, Inc. Copyright © 2026 ADP, Inc. All rights reserved.



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 deducted from your paycheck.
- Any remaining funds 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.

When to sign up:

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

MEDICAL BENEFITS ABROAD

Through Cigna Global Health Benefits, we're able to offer Medical Benefits Abroad, a special traveler's coverage 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 hour 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. **Your employer can choose to purchase it at an additional cost during the Plan Year.**



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Looking for more?
Check out [full plan details](#).

OPTIONAL BENEFITS, CUSTOMIZED TO YOUR NEED

These voluntary insurance benefits and plans, made available through MetLife, are anything but basic. [Visit this page](#) to learn more about each offering to determine if this additional coverage is right for you.

Accident*

Accidents happen, and this optional coverage can help you be better prepared financially if one does.

Accidental death and dismemberment*

This optional coverage eases the burden of severe accident or death for you and your family.

Group legal*

Access expert legal advice to help navigate life's big moments, like purchasing a home, drafting a will or retirement.

Group term life*

In the event of your premature death, this optional coverage offers crucial financial support to your loved ones.

Short-term disability

Should you become unable to work due to illness or injury, this voluntary coverage replaces a portion of your income.

Long-term disability

May help maintain your standard of living if you're unable to work due to a chronic disability, extended illness and other issues.

Critical illness*

Ensure you and your family have the financial stability necessary to focus on healing during a difficult time.

Hospital indemnity*

Being admitted to a hospital is scary enough, let alone covering related expenses. This optional coverage can help you better prepare.

When to sign up:

If you are eligible for this benefit, you can sign up during **Open Enrollment, new hire enrollment or when you experience specific qualifying life events.**

* Eligible family members can also be enrolled for this coverage during the above events.

EXTRA BENEFITS AND SUPPORT FOR WHEREVER LIFE LEADS YOU

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Looking for more?
Check out [full plan details](#).



"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."

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.

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

No matter what life throws at you, specialists are **available 24/7/365** at **866-574-7256** or **800-873-1322 TTY**. They can provide referrals to appropriate, local, in-network service providers for face-to-face counseling and follow-up.

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.



MEDICARE GUIDANCE FROM GALLAGHER ALTERNATIVE HEALTH SOLUTIONS

Whether you want to keep working past 65, or need to, it's important to have medical coverage that fits your needs and budget, which could be Medicare.

Gallagher Alternative Health Solutions makes the Medicare landscape easier to navigate — helping you find, compare and enroll in coverage.

As an employee, you have access to a free consultation with a licensed Medicare advisor.

- **Understand your Medicare** – Gain clarity on the different Medicare coverage options that are available, and when you can sign up.
- **Enrollment support** – Discover your advantages and disadvantages of enrolling while working past 65.
- **Tailored coverage solutions** – Explore coverage options that meet your unique healthcare needs and budget.

Visit <https://ahs-partner-us.ajg.com/adpts> or call 844-381-3340 to review and compare options at no cost to you.

Note: This information is being provided to ADP TotalSource clients and participants of the ADP TotalSource, Inc. Health and Welfare Plan. These services are provided through Gallagher Alternative Health Solutions and are not sponsored or endorsed by ADP TotalSource or the ADP TotalSource, Inc. Health and Welfare Plan.

When to sign up:

No sign up required! This resource is available at any time.

EMPLOYEE DISCOUNTS

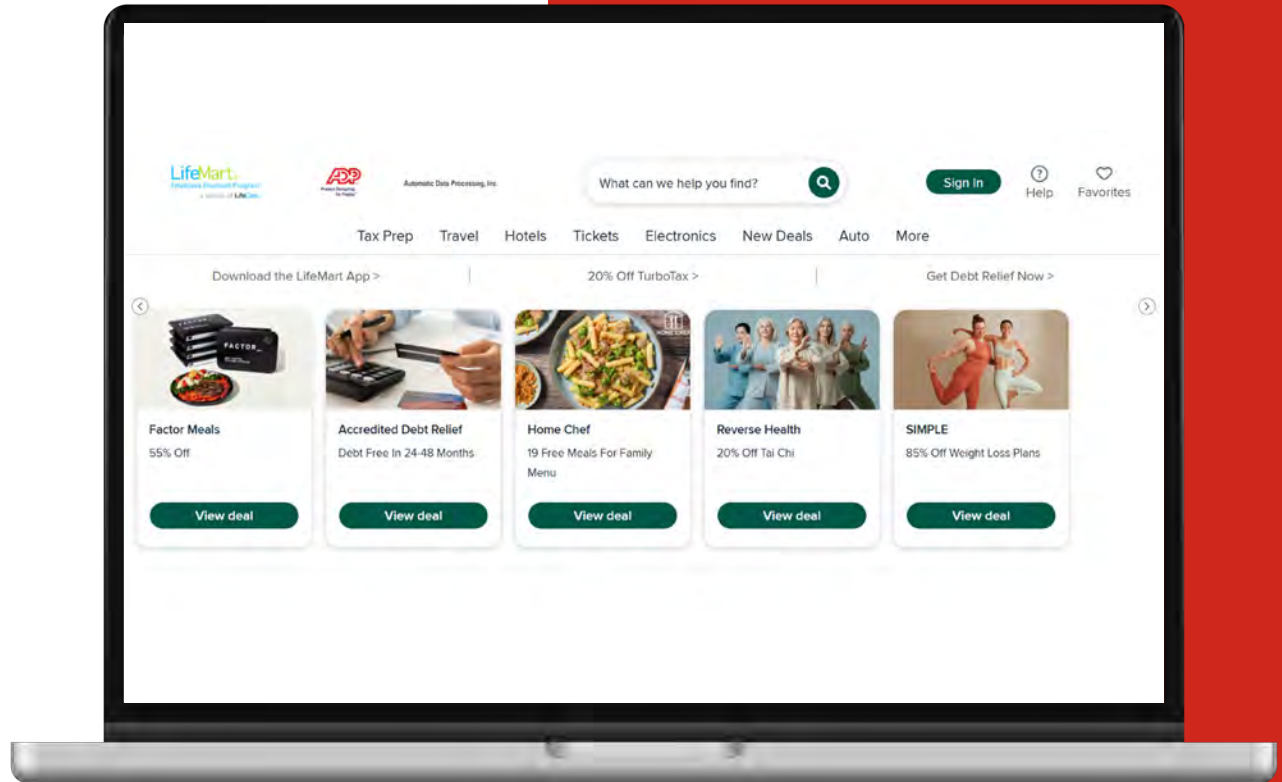
Access to life-improving discounts and services below are just another perk of your employer's partnership with ADP TotalSource. They're available to you, your dependents and family members.

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.

To access your free discounts:

- Head to adptotalsource.adp.com.
- Log in, then click **Myself > Benefits > Discounts**.
- Click on **View my discounts** on the **My LifeMart Benefits** tile.
- Create an account, then surf the deals.



When to sign up:

No need. **Discounts are available at any time.**



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.

When to sign up:

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

RESOURCES TO HELP YOU EVERY STEP OF THE WAY

ADP TotalSource website	35
ADP Mobile app	35
MyLife Advisors	36
MyLife website	37



Looking for more?
Check out [**full plan details.**](#)

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.

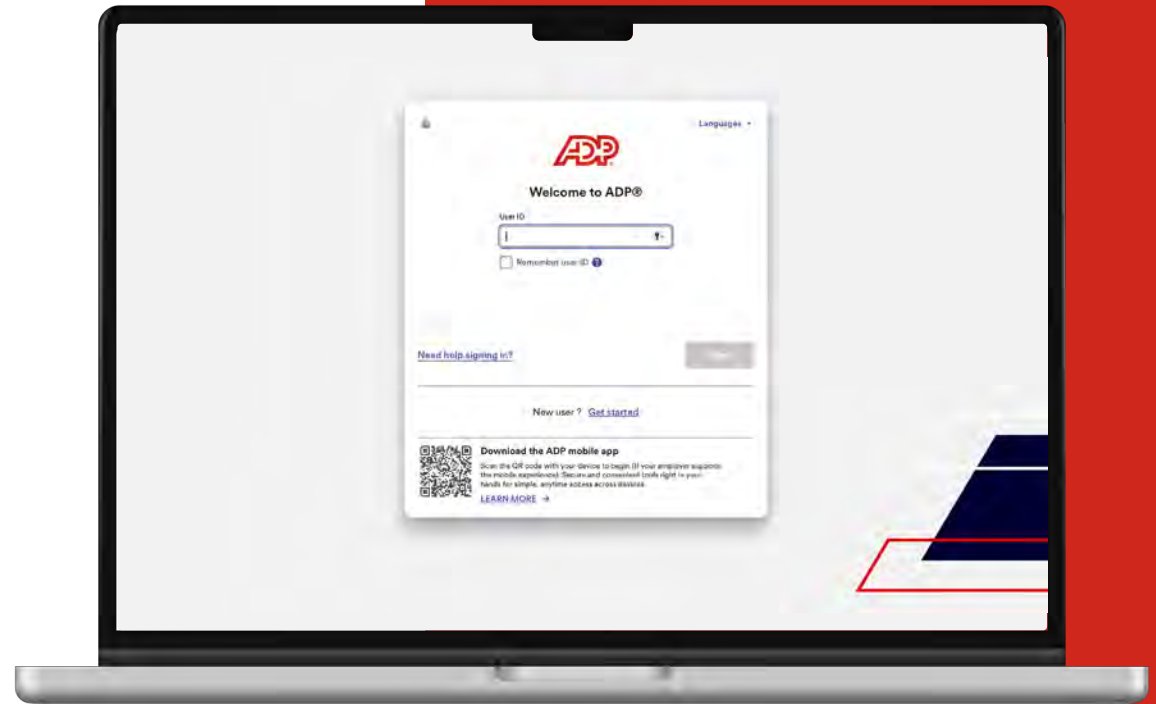
Log in here (or visit adptotalsource.adp.com)

ADP MOBILE APP

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.

You'll love the convenience of enrolling in benefits directly through the app (and mobile reminder messages during your enrollment period).

Got questions about how to do something, or a product or service? Check out the MySolutions feature. There's a wealth of time-saving knowledge waiting to be explored.



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



**Available for all devices.
Download it today.**

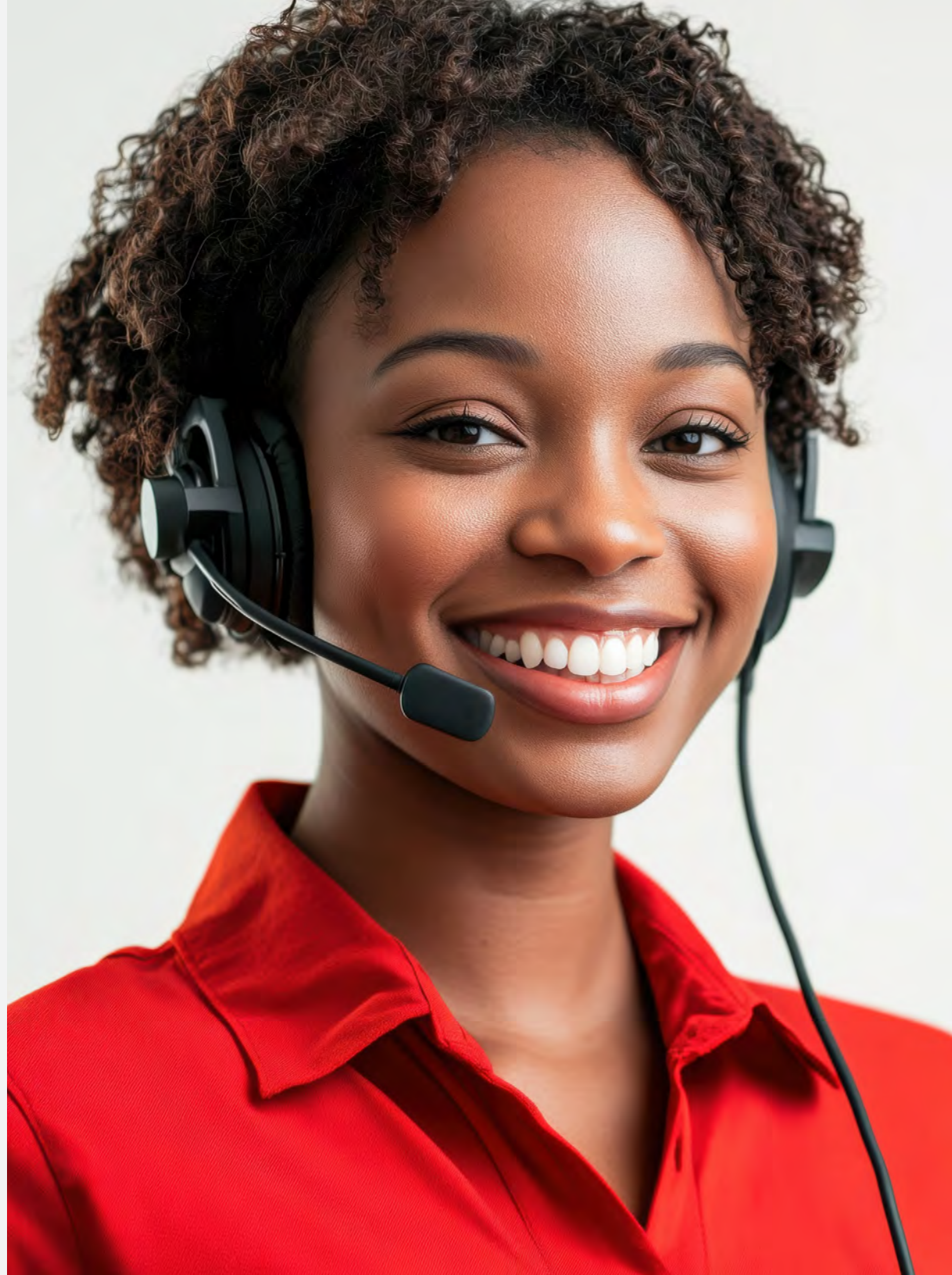
MYLIFE ADVISORS

Got questions about benefits, or want to know about all the ways ADP TotalSource works hard for you? Our award-winning MyLife Advisors are here to help. Whatever the need, live, empathetic, helpful humans are standing by to assist you and keep you moving forward.

Give them a call at **844-448-0325**.

- Available Monday - Friday, 8 a.m. - 11:30 p.m. ET.
- Support is available in English, and en español.
- Translation support is available for other languages.

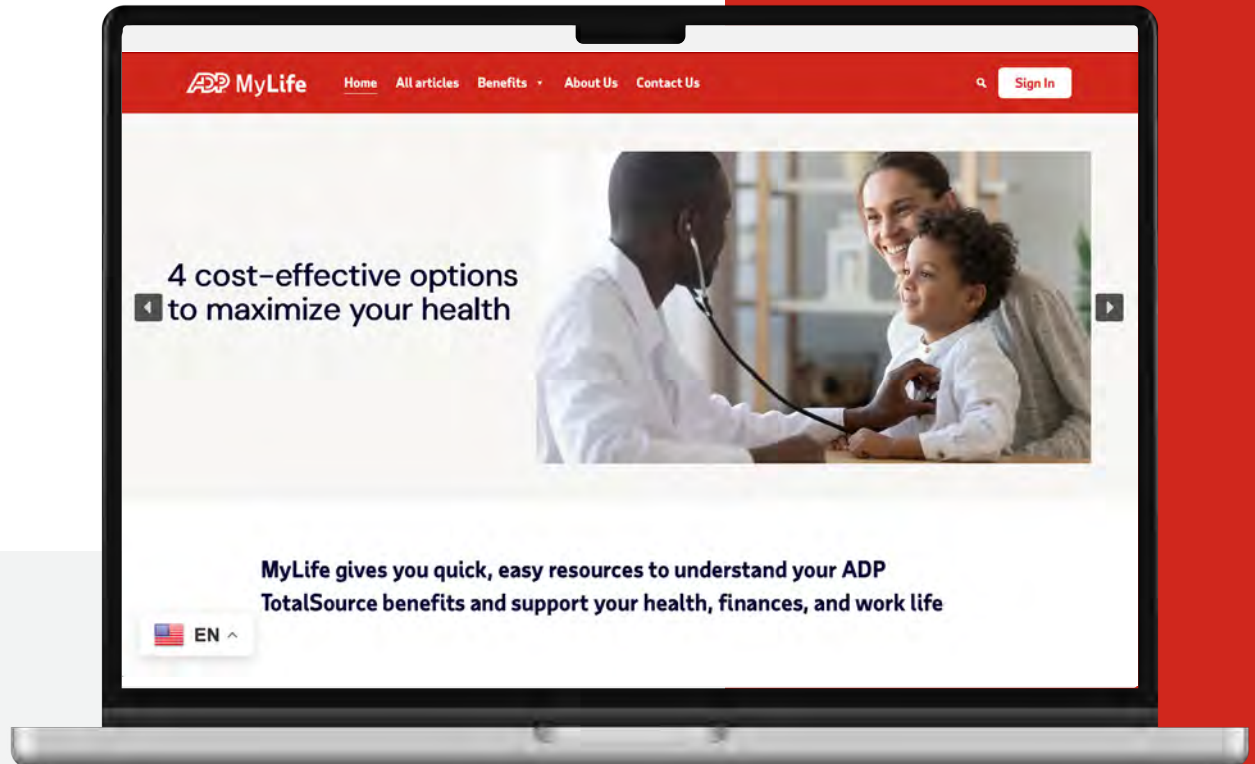
"I was feeling overwhelmed by the number of decisions I had to make — not just at work, but outside of work. From setting up a life insurance policy to planning my retirement contributions, the MyLife Advisors made me feel at ease, like I finally had everything figured out."



MYLIFE WEBSITE

MyLife.adp.com provides educational articles and content that help you get more out of ADP TotalSource services — and the many ways we help you at and out of work.

Watch your inbox for the quarterly newsletter, featuring health tips, financial best practices and more.

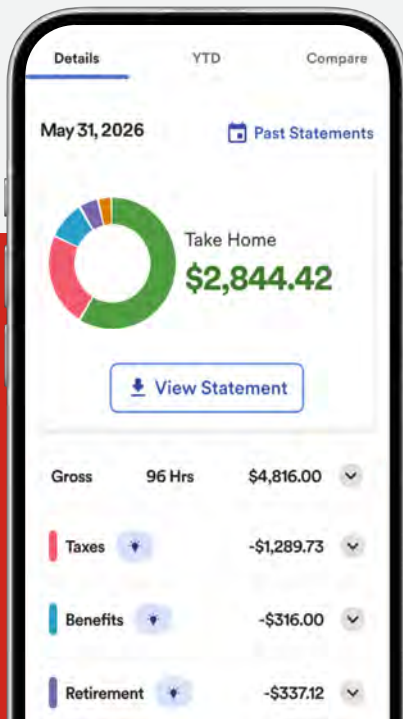
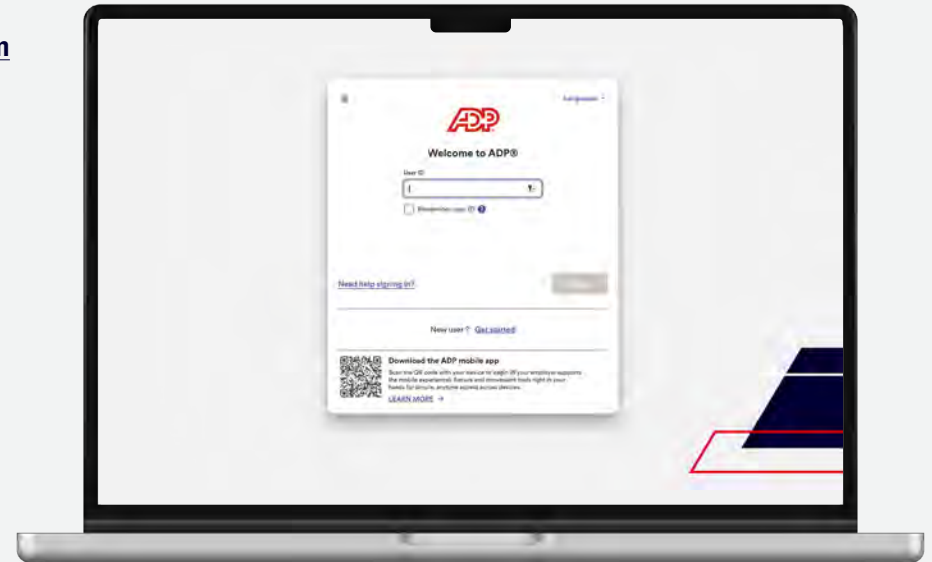


WHAT'S NEXT?

This introductory guide is only the beginning. Visit MyLife.adp.com and read our **Summary Plan Description** for more information. Once you are confident about your elections and eligible to enroll in your benefits, visit adptotalsource.adp.com and sign up.

How to register for ADP TotalSource:

1. Your employer will provide you with a registration passcode. Use to create your account. Visit adptotalsource.adp.com to get started.
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.**



Available for all devices.



Always Designing
for People®