

VOLUNTARY BENEFITS ENROLLMENT OPPORTUNITY

MAKE YOUR ELECTIONS NOVEMBER 2–13, 2020



LEARN ABOUT YOUR OPTIONS

Visit employeeconnects.com/KAG for more information.

If you have any questions about these plans, please contact the Voluntary Benefits Call Center at 833-226-8353 or schedule an appointment at benefitsenrollment.10to8.com. These lines will only be available during open enrollment (November 2–November 13, 2020).

ENROLL IN COVERAGE

Log into MyADP at myadp.com:

- ▶ Select "Benefits" on the left side of the dashboard.
- ▶ Select "Annual Enrollment."
- ▶ Your voluntary benefit elections from last year WILL NOT carry over.
- ▶ Make desired voluntary benefit elections.
- ▶ Select "Confirm Enrollment" at the bottom of the screen.
- ▶ Retain the confirmation statement for your records.
- ▶ On your first paycheck in 2021, verify that your deductions match what is listed on your confirmation statement. If they do not match, notify the Benefits Department at 800-675-1092.

To enroll in benefits on your mobile device, download the ADP Mobile Solutions app from the App Store or Google Play.

Important Benefits Announcement

Benefits open enrollment begins November 2 and ends November 13, 2020. **During this open enrollment period, your current voluntary benefit elections WILL NOT carry over; however, your core benefit elections will carry over from last year.**

If you wish to have voluntary benefits coverage in 2021, including short- and long-term disability, critical illness, accident, and hospital indemnity insurance coverage, **you must select and confirm your voluntary benefit elections by November 13, 2020.**

2021 Voluntary Benefit Plans

When life takes an unexpected turn, voluntary benefits can provide you and your family with financial protection. The Kenan Advantage Group voluntary plans are offered through Unum. You are responsible for 100% of the premium.

The Kenan Advantage Group is pleased to offer the following voluntary benefits:

- ▶ **Short-term disability:** Helps you meet your financial needs if you become unable to work due to an illness or injury.
- ▶ **Long-term disability insurance:** Provides financial support in the event your illness or injury extends beyond the short-term disability period.
- ▶ **Critical illness insurance:** Pays a lump-sum benefit directly to you if you're diagnosed with a covered illness like cancer, stroke, or heart attack.
- ▶ **Accident insurance:** Provides a set amount directly to you based on the type of injury you have, the treatment you need, and the coverage you elect.
- ▶ **Hospital indemnity insurance:** Helps you cover expenses caused by a hospital stay.

Good News! During this open enrollment period, you may purchase coverage without answering questions about your health. Please note, some coverage is subject to a pre-existing condition limitation.

All voluntary benefit elections are effective January 1, 2021, to December 31, 2021.