



We are excited to offer you benefits with Anders Group! Here you will find a summary of our eligibility guidelines and insurance options, along with steps for either enrolling or declining Anders Group's benefits.

Benefits Enrollment for New Full-Time Employees

As a new full-time employee you are eligible to participate in Anders Group Benefits Plan which is effective your first day of work, provided your new hire paperwork is complete. Anders Group currently offerings: 401k, health, dental, vision, STD/LTD, FSA, and life insurance.

Health Plan Options Overview

We will provide you an overview of the current health benefits offered by Anders Group. Late enrollments for health insurance may result in exclusion from coverage until the next open enrollment period. If not electing health benefits, the enrollment form must still be completed, declining in Section F.

Employees are also able to enroll or make plan changes during our yearly open enrollment period. Plan pricing may also change during this time- all employees will be notified if so.

For Short Term and Long Term Disability, you must be enrolled in our medical insurance. STD/LTD is employer paid.

Please note for health benefits, your plan will be terminated on the last day of the month following your last day of work. You will be responsible for full premiums during that time until the end of the month.

Flexible Spending Accounts (FSA)

FSAs are a great way to pay for out-of-pocket health care expenses on a pre-tax basis. For the 2015 plan year, you may contribute up to \$2,500 for your Health FSA to pay for eligible out-of-pocket health care expenses such as health, dental, prescription drug, or vision plan deductibles, co-pays and coinsurance, eyeglasses and contact lenses. Enrollment in an Anders Group health/dental/vision plan is not required to participate in the health care FSA.

401k Retirement Option

You can visit nationwide.com to review your 401K retirement options and enroll. Please reach out to your recruiter if interested in 401K and we can send more information on plans and our Fee Disclosure Statement provided by Nationwide directly. If you do enroll, please also let your recruiter know to ensure the link between Nationwide and your ADP payroll for contributions. If you have any questions, please reach out anytime to Nationwide at 1-877-588-6724, option 1 or Anders Group at 972-573-6092.

Enrollment instructions:

1. Sign up at <https://www.nationwide.com/login>
2. Select the "Sign up" option
3. Enter your personal information
4. *Account/Policy number is: 063-84399
5. Follow the instructions to select options that best fit your plans
6. Reach out to your recruiter once you are set up and with any future changes to the deductions from your paycheck, so we can ensure the correct amount is withdrawn from ADP weekly. (A paper copy of this information can be obtained at no cost by contacting Nationwide at 1-800-772-2182)

**You have the option to have your statements mailed to you quarterly and annually to the address provided by you to Nationwide. As another option, you can also select that all statements strictly be viewed online.

Individual Questions

If you have questions about your benefits or how to enroll in them please feel free to contact Samantha Legros at 972.573.6092 or samantha@andersgroup.org.

We are excited to be able to offer you our benefits and thankful to have you with Anders Group!

Sincerely,

Anders Group