

Job1USA

To: All Employees Working 30 or More Hours Per Week

From: Job1USA

Re: Job1USA Benefit Plan

You are eligible, after completing 90 days of service, to participate in the Job1USA Benefit Plan that we sponsor. This program offers you the opportunity to choose BasicAdvantage Total, Essential, Dental, and Term Life/Short-Term Disability insurance plans. You can also choose to cover your eligible dependents under the BasicAdvantage Total, Essential, Dental, and Term Life plans. The plans are affordably priced and premium payments are deducted, before taxes, directly from your paycheck.

With this letter you are being given an Employee Brochure and Enrollment Worksheet detailing the benefits, limitations, exclusions and costs of the plans available in the new Plan Year. Please read through these materials carefully before you decide to enroll.

Eligible employees may enroll in the Job1USA Benefit Plan during the Open Enrollment Period that runs from November 30 through December 18, 2015. Newly hired employees have 31 days to enroll after the date they become eligible. Enrollment is easy! Simply complete the Enrollment Worksheet and call the Enrollment Center or logon to www.enrollforinsurance.com.

As of the new Plan Year, you may also request enrollment for your unmarried child between the ages of 26 and 28 years old who meets the following requirements:

- 1) The child is your natural child, stepchild, or adopted child.
- 2) The child is a resident of Ohio or a full-time student at an accredited public or private institution of higher education.
- 3) The child is not employed by an employer that offers any health benefit plan under which the child is eligible for coverage.
- 4) The child is not eligible for coverage under the Medicaid program established under Chapter 5111. of the Revised Code or the Medicare program established under Title XVIII of the "Social Security Act," 42 U.S.C. 1395.

If you would like to enroll a child who meets the above requirements, you may do so within 30 days of December 28, 2015; otherwise, you will have to wait until the next open enrollment period or, if sooner, when you experience a qualified life event.

If you are already enrolled in the Job1USA Benefit Plan, your current coverage election(s) will be continued into the new Plan Year, effective on December 28, 2015. For this upcoming Plan Year, we have chosen to offer the same plans as last year; however, new Essential plan costs will apply. Please see the Enrollment Worksheet for the costs that will be effective in the new Plan Year. You do not have to re-enroll unless you would like to make a change. If you want to change your coverage election(s), you will have to complete the Enrollment Worksheet and contact the Enrollment Center or logon to www.enrollforinsurance.com by December 18, 2015. If you enroll in the Essential plan, that coverage will become effective on January 1, 2016.

If you choose to waive coverage you must complete the enclosed waiver form and return it to Ann Hager by mail PO BOX 1480, Toledo, OH 43603-1480 or fax to 419-255-3279.

To enroll, please logon to www.enrollforinsurance.com or you may call the Enrollment Center at 1-800-766-5710. Representatives will be available beginning November 30, 2015, Monday through Friday, 8:30 AM to 8:00 PM Eastern Time.

Este folleto contiene un resumen en inglés de su Programa de Beneficios de Grupo. Si usted tiene dificultad en entender cualquier parte de esta folleto, llame al número gratuito 1-800-766-5710. Nuestros representantes de consulta están disponibles de 8:30 a.m. a 8:00 p.m., lunes a viernes (hora del Este).