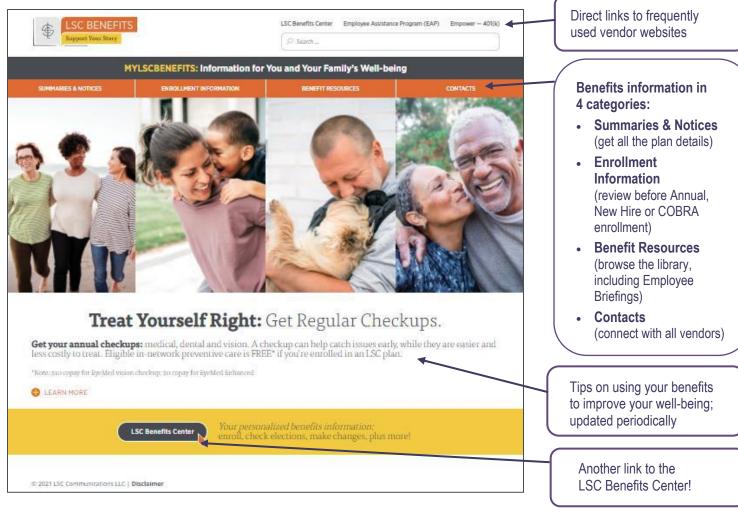
USER GUIDE FOR YOUR BENEFITS WEBSITE



mylscbenefits.com

At **mylscbenefits.com**, find all your benefits information in one spot, available anytime, from anywhere.



See inside for how to ...

Register for the LSC Benefits Center website	2
Enroll during Annual Enrollment or as a new hire/newly benefits-eligible employee	3
View or change your current benefits elections during the year	7

How to Register for the LSC Benefits Center Website

1. From **mylschenefits.com**, click the "LSC Benefits Center" link, which will take you to your personalized benefits enrollment site.

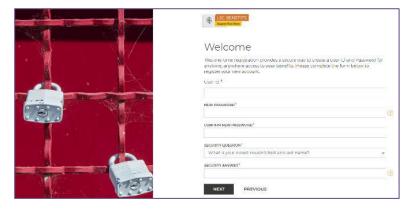


- **2.** The first time you visit, you will need to click "REGISTER" and enter:
 - Your first and last name (as on file with LSC)
 - Date of birth
 - Social Security number



- **3.** Next, you will need to:
 - Add a new user ID (e.g., your work email address).
 - Create a password that has at least eight characters that include at least one letter, one number and one symbol (e.g., * & + # \$).
 - Set a security question and answer (at least six characters) in case you forget your password.
- **4.** Read the terms of service agreement. To continue enrolling, click "I AGREE" at

the bottom of the page.





NOTE: You only register once. Return and log in with your user ID and password, and the system will recognize you.

How to Enroll During Annual Enrollment or as a New Hire/Newly Benefits-Eligible Employee

IMPORTANT: Make sure to finish your enrollment. Elections are *NOT* recorded in the system *UNTIL* you save and accept them, and you get your confirmation.

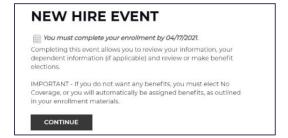
- Once you've registered and logged in, you will see a pending event screen for either:
 - Open Enrollment (i.e., our Annual Benefits Enrollment in the fall)

OR

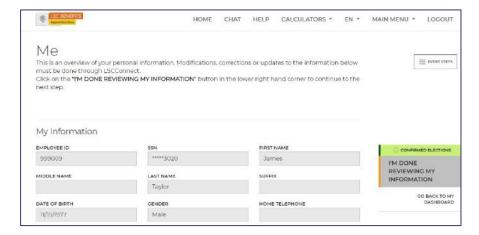
New Hire

Click "CONTINUE."

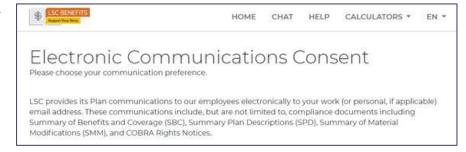




2. Begin with ME — MY
INFORMATION and review the information that has been populated for you. Any modifications need to be made through LSCConnect. Click "I'M DONE REVIEWING MY INFORMATION" in the bottom right corner when finished.



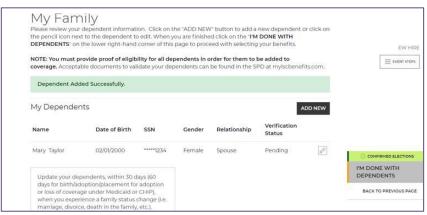
3. Elect to review Plan information online rather than receive lengthy documents in the mail at home. And, as a reminder, you can always access Plan documents at mylscbenefits.com under Summaries & Notices.

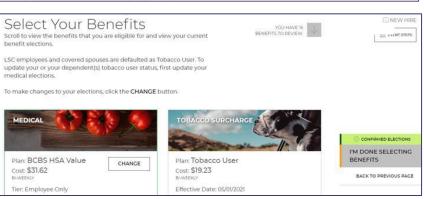


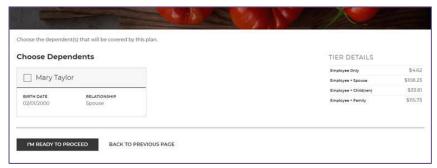
4. Under MY FAMILY — MY DEPENDENTS, click "ADD NEW" to add a *new* spouse and/or child(ren). Then click "I'M DONE WITH DEPENDENTS" at bottom right when finished.

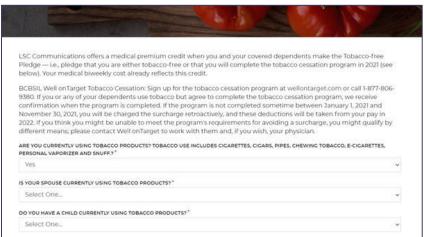
NOTE: For *newly* added dependents, proof of their relationship to you is required, and PENDING will appear in the Verification Status column. For more information on verifying dependents, see the Employee Briefing at mylscbenefits.com under Benefit Resources.

- **5.** Under SELECT YOUR BENEFITS, click "CHANGE" on the tile(s) where you want to make election changes.
- **6.** Select "CHANGE" on the Medical tile to see your options. Then click the checkbox next to the medical option you want.
- 7. Once you have chosen or reviewed your medical option, click the checkbox to select eligible dependents to cover, if applicable. Click "I'M READY TO PROCEED" when finished.
- 8. Next, you will need to make your Tobacco-free Pledge for you and your covered dependents to receive the premium credit (i.e., avoid the surcharge). You must make separate tobacco declarations for you and your dependents. For more information about the Tobacco Pledge, see the Employee Briefing at mylscbenefits.com.









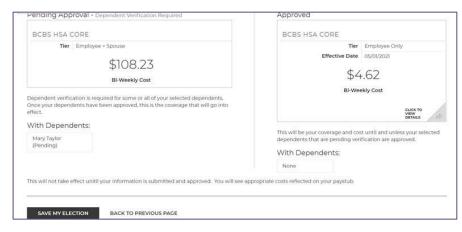
- 9. The medical option you selected appears showing the cost per pay period for your coverage level (per dependents covered). Click "SAVE MY ELECTION" at the bottom when finished.
- Continue selecting your other benefits. Click "CHANGE" on another benefit tile to select or update.
 Repeat until all available benefits are selected or waived.

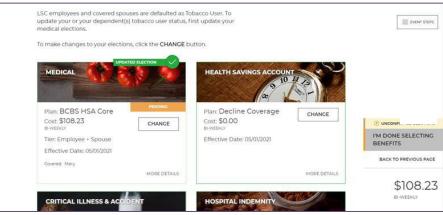
Also, plans that are provided by LSC at no cost to you will not have a CHANGE button because enrollment is automatic.

11. Under VERIFICATION, please complete any additional required actions, including Evidence of Insurability (EOI) and Dependent Verification. For more information on verifying dependents, see the Employee Briefing at mylscbenefits.com under Benefit Resources.

NOTE:

- A check mark means additional verification is not required at this time. Click "I'M READY TO FINALIZE MY ELECTIONS" when finished.
- A warning sign and message box will indicate pending actions.
 Follow message prompts to fulfill them.







IMPORTANT: If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.

12. Under REVIEW, please carefully check your cost summary, benefit elections and dependent data for accuracy. Click the pencil icon to make changes. Click "SUBMIT MY ELECTIONS" when finished.

One last pop-up message will appear.

- To continue reviewing or updating, click on "DENY."
- To confirm your enrollment, click "ACCEPT."

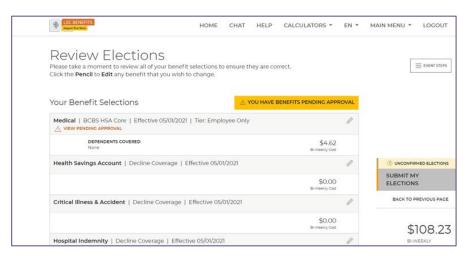
NOTE: When you click "ACCEPT," updates are recorded into the system and ready to go into effect. If you do not click "ACCEPT," pending updates will not take effect.

13. Under the CONFIRMATION step, review the final confirmation summary, and use the confirmation number for future reference.

To print the Confirmation for your records, click "PRINT," or to print later, log in and click "BENEFITS HISTORY" on the main page.

NOTE: Total costs will not match approved costs if a part of additional life insurance is pending evidence of insurability (EOI) and/or proof of a dependent's

relationship to you has not been provided.







TIP: You can return to manage your benefits whenever you need. This includes creating a qualified life event to add/drop dependents or making benefit changes. You can do this by clicking "CHANGE YOUR CURRENT BENEFITS" on the main page after logging in. See pages 7 – 10 for details.

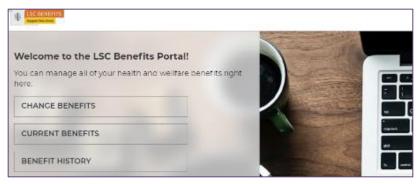
How to View or Change Your Current Benefit Elections During the Year

TIP: You can also call the LSC Benefits Center at **1-888-681-2241** to process a benefit change due to a qualified life event. Representatives are available Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time.

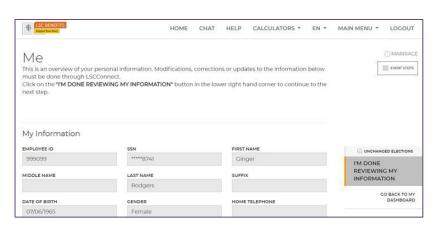
- 1. Once you've registered, you can return to manage your benefits by selecting:
 - CHANGE BENEFITS to:
 - Process a qualified status change related to a life event (e.g., marriage, divorce, birth/adoption of a child)
 - Change your Health Savings Account (HSA) contribution (start, stop, increase or decrease).
 - CURRENT BENEFITS to view current benefit elections.
 - BENEFIT HISTORY to view your benefit election history.
- 2. To process a qualified status change, click on "CHANGE BENEFITS." You will see a list of 20 life events that qualify for making benefit changes outside the Annual Enrollment period (e.g., birth, adoption, marriage). Select your event and complete the information as requested.

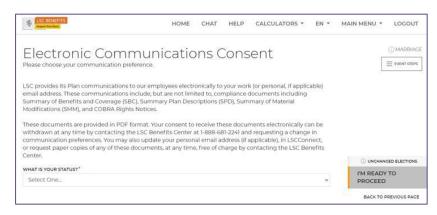
NOTE: For more information on qualifying life events, see the Summary Plan Description (SPD) at **mylscbenefits.com** under Summaries & Notices.

- 3. Begin with ME MY INFORMATION and review the information that has been populated for you. Any modifications need to be made through LSCConnect. Click "I'M DONE REVIEWING MY INFORMATION" in the bottom right corner when finished.
- 4. Elect to review Plan information online rather than receive lengthy documents in the mail at home. And, as a reminder, you can always access Plan documents at mylscbenefits.com under Summaries & Notices.









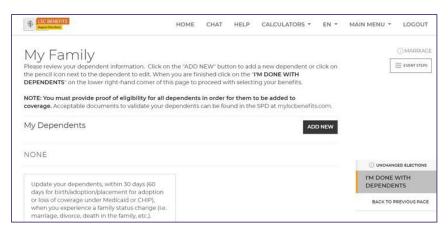
5. Under MY FAMILY — MY
DEPENDENTS, click "ADD NEW" to
add a spouse and/or child(ren). Then
click "I'M DONE WITH DEPENDENTS"
at bottom right when finished. (See step
14 if you need to *remove* a dependent
due to a qualifying life event such as
divorce.)

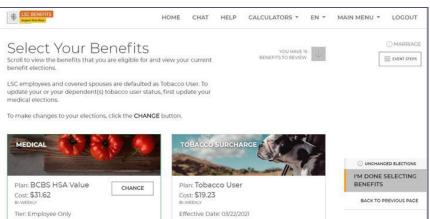
NOTE: For newly added dependents, proof of their relationship to you is required, and PENDING will appear in the Verification Status column. For more information on verifying dependents, see the Employee Briefing at mylscbenefits.com under Benefit Resources.

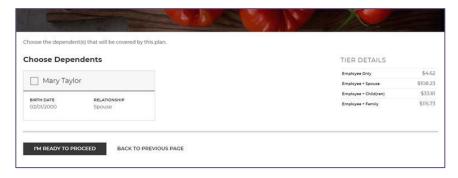
6. After you are done adding dependents, you will need to SELECT YOUR BENEFITS. Click "CHANGE" on the benefit tile to see your options and follow the prompts. Repeat until all available benefits are selected or waived.

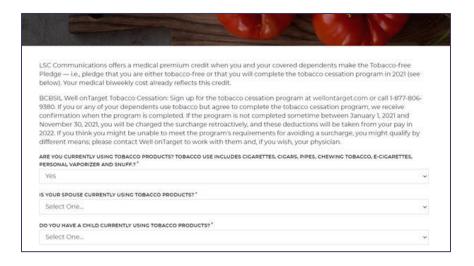
Plans that are provided by LSC at no cost to you will not have a CHANGE button because enrollment is automatic.

- 7. After clicking "CHANGE" on the Medical tile, you will be asked to choose dependent(s) for coverage.
- 8. Note you will need to make separate tobacco declarations for each of your dependent(s) to receive the Medical premium credit (i.e., avoid the surcharge). For more information about the Tobacco Pledge, see the Employee Briefing at mylscbenefits.com.



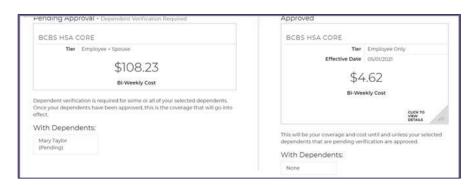


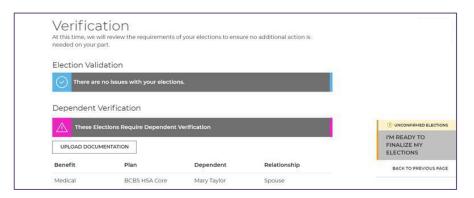


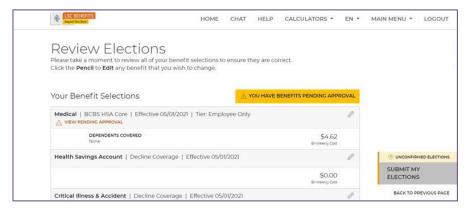


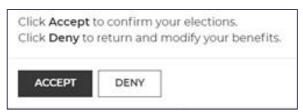
- 9. The Medical option you selected will appear showing the cost per pay period for your coverage level (per dependents covered). Click "SAVE MY ELECTION" at the bottom when finished.
- 10. Under VERIFICATION, please complete any additional required actions, including Evidence of Insurability (EOI) and Dependent Verification. For more information on verifying dependents, see the Employee Briefing at mylscbenefits.com under Benefit Resources.
 - NOTE: Click "I'M READY TO FINALIZE MY ELECTIONS" when finished. A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.
 - IMPORTANT: If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.
- 11. Under REVIEW, please carefully check your cost summary, benefit elections and dependent data for accuracy. Click the pencil icon to make changes. Click "SUBMIT MY ELECTIONS" when finished.
- 12. One last pop-up message will appear.
 - To continue reviewing or updating, click on "DENY."
 - To confirm your enrollment, click "ACCEPT."

NOTE: You must click "ACCEPT" to complete the enrollment process. **If you do not click "ACCEPT," your elections will not be submitted.**









13. Under the CONFIRMATION step, review the final confirmation summary, and keep the confirmation number for future reference. To print the Confirmation for your records, click "PRINT," or to print later, log in and click "BENEFITS HISTORY" on the main page.

NOTE: Total costs will not match approved costs if a part of additional life insurance is pending evidence of insurability (EOI) and/or proof of a dependent's relationship to you has not been provided.

- **14.**Do you need to **remove a dependent** because of a qualified status change related to a life event (e.g., divorce)?:
 - Select your life event under step 2 above.
 - Under MY FAMILY in step 5, click the dependent you want to edit (e.g., change spouse to ex-spouse).
 - Your benefit elections will update automatically (e.g., to reflect coverage without a spouse).
 - To complete the benefit change process, you will need to go through all of the remaining steps as if you were newly electing coverage.

