



Step-By-Step Registration Guide for New Users

1

Go to benefitsaccess.org.

2

Click “**New User Registration**” and follow the steps to set up your account.

3

Consider using a personal e-mail address for your Benefits Access account so you will not miss important communications.

Benefits Access Homepage

The Benefits Access homepage features benefit categories based on the benefits you have with Wespath—**Retirement, Health, Well-Being and Life and Disability**. This page will provide you with benefit summary information and access to benefit detail pages that connect you with detailed benefit information, tools, resources and direct access to benefit partners.

Retirement—View account, balances, benefit projections and recent transactions. See next page for navigating the detailed information in the Retirement Details section.

Health—View HealthFlex information, such as health accounts, copays and deductibles.

The Health Details page provides direct access to medical, dental, vision and other healthcare providers.

Well-Being—View a list of your Well-being incentive programs. The Well-Being Details page provides you with direct access to Personify Health the Employee Assistance Program (EAP), health coaching and other HealthFlex well-being programs.

Life & Disability—Benefits Access will show you the life and disability benefits you may have through your conference and/or employer or your eligibility for one of these plans.

The screenshot shows the Wespath Benefits Access homepage with a navigation bar at the top containing 'Wespath', 'Benefits Access', 'Dashboard', 'Clear Link', and 'Logout'. Below the navigation bar are tabs for 'Summary', 'Retirement', 'Health', 'Well-Being', and 'Life & Disability'. The main content area is titled 'Welcome to Benefits Access' and features four columns of benefit information:

- Retirement:** Account Balance \$429,532.98; Net Return (YTD) 8.4%; MPP (YTD) 10.2%; Accrued Monthly Benefit \$300.66; Retirement Projection at age 65 showing a target of \$4,278.00 per month.
- Health:** FSA Annual Contribution \$1,250.00; Medical: United Healthcare UHC 81000; Prescription Drugs: Optum Rx; Dental: Cigna Dental Passive PPO 2000; Vision: VSP VSP Premier.
- Well-Being:** Virgin Pulse app notification; Blueprint For Wellness notification; HealthConnect (HCO) notification.
- Life & Disability:** You Are Protected notification; Comprehensive Pension Plan (CPP) notification.

Getting Around—A Guide to Navigating Benefits Access Retirement Details

In the Retirement Details page there are five categories—**Accounts**, **Distributions**, **Learn**, **Profile** and **Help**—which connect you with account information, educational resources and other features. Below is an overview of what is available under each tab on the website.

Accounts	Distributions	Learn	Profile	Help
<ul style="list-style-type: none"> • Retirement Account Information View your quarterly statements, retirement contributions, transaction history, tax forms and apply for a loan. • Retirement Benefits View your account summary, investment fund holdings and performance, LifeStage settings (election, target mix, profile), personal and plan sponsor contributions. • Project Future Values Run a projection using the Retirement Benefits Projection or LifeStage Retirement Income Calculator. • Manage Investments Change your LifeStage profile, the investment of your current balance or the investment of your future contributions, export transaction history, view pending actions, or model or request a loan. 	<ul style="list-style-type: none"> • Start and Manage Distributions Begin available retirement benefits, consolidate your savings, sign up for LifeStage Retirement Income or Self-Managed Retirement Income, take a withdrawal or distribution, manage your Required Minimum Distributions, view annuity details or edit direct deposit and tax information. 	<ul style="list-style-type: none"> • Know Your Benefits View information about Wespath-administered retirement plans (Compass, PIP, Horizon, MPP, Pre-82, Collins), health plan (HealthFlex) or welfare plans (CPP, LifeOptions). • Project Future Value Run a projection using the Retirement Benefits Projection or LifeStage Retirement Income Calculator. • Access Retirement Savings Learn about your options for distributing your retirement plan accounts. • Explore By Topic View additional details about the following topics: personal information, beneficiaries, electronic delivery, LifeStage, contributions, financial planning and distributions. 	<ul style="list-style-type: none"> • Personal Profile View and update your contact information, beneficiaries, electronic delivery election, EY authorization and security preferences, and view service and compensation. 	<ul style="list-style-type: none"> • Forms Forms and documents that pertain to Wespath administered retirement and welfare plans and investments. • How-to Guides Read articles about different aspects of saving, investing and retirement planning. • Contacts E-mail and website addresses, telephone numbers and other contact information for Wespath and its service providers.

Make Sure Your Accounts Are Secure

- ✓ **Protect all accounts and devices (e.g., phones, tablets and computers) with a complex password**—containing a minimum of eight characters including an uppercase letter, lowercase letter, number and symbol.
- ✓ **Don't save a list of your user IDs and passwords on a file in your computer or leave a list near your computer.** Keep it in a locked file cabinet or drawer or hidden in a secure area of your home in case of a break in.
- ✓ **Use antivirus/antispyware software and keep your system updated.** Several vendors offer free editions of the software.
- ✓ **Never open e-mails from unknown sources, download software from a source that you cannot verify or click strange links in instant messages.**
- ✓ **Always sign out of online accounts, close your browser and log off of public computers.** This prevents others from accessing your accounts if they use the same computer and prevents websites from keeping a record of other sites you visit.