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## **Step-By-Step Registration Guide for New Users**

Go to benefitsaccess.org.

Click "New User Registration" and follow the steps to set up your account.

Consider using a personal e-mail address for your Benefits Access account so you will not miss important communications. If you do not have a personal e-mail account, consider setting up an account via a free e-mail service provider, such as Gmail (www.gmail.com), Yahoo (www.yahoo.com) or Outlook (www.outlook.com).

## **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 reverse 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**—The new 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.

Summary	Retirement	Health Well	L-Being Life & Disability
	ome to Benefits Acco	CESS publy about your reliversent accounts, health encomment, and	<b>?</b>
Retirement	Health	Well-Being	Life & Disability
Account Balance \$429,532.98	FSA Annual Contribution \$1,250.00	Bate as of 13,01,0000 Sate as of 13 Vingin Pulse Use the Virgin Pulse as to experience the full use the Virgin Pulse as to experience the full	🔍 You Are Protected 🖌
Net Return (YTD) MPP ( 8.4% ▲ 10.3	VTD) Medical ✓ 2% ▲ United Healthcare UHC B1000	Bluaping For Weiness The heads executing on vite imported interaction specific and interaction with \$100 when you complete the acreasing by JA 37. Later maps	The Comprehensive Protection Files (CPP) provides pauce of mind for you and financial security for your formity. The plan which is definitioned and function plan sponter combuctions, includes death benefits, long-serm claubility income replacement and other survivor benefits.
Accrued Monthly Benefit \$300.66 Bonet and acception and an inter-		HealthQuadtech (HQ) This confloers all online tool nells you evaluate personal beath factors and livery(a babts may personal beath factors and livery(a babts may	R
Retirement Projection at age 63	5 Cigna Dental V Dental Passive PPO 2000	to avoid a higher deductible. Learn More	
54,278.00 Per Month	Vision V VSP VSP Premier		
Perkoven	You have additional penefits that can help you il improve your maliforming	ve a heathing life and	
	The State of the State of Stat		
Retirement Details	s Health Defails	Well-Being Details	Life & Disability Details
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## **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> <li>Retirement Account Information         View your quarterly statements, retirement contributions, transaction history, tax forms and apply for a loan.</li> <li>Retirement Benefits         View your account summary, investment fund holdings and performance, LifeStage settings (election, target mix, profile), personal and plan sponsor contributions.</li> <li>Project Future Values Run a projection using the Retirement Readiness Tool, Retirement Benefits Projection or LifeStage Retirement Income Calculator.</li> <li>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.</li> </ul>	• 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, view annuity details or edit direct deposit and tax information.	<ul> <li>Know Your Benefits         View information about             Wespath-administered             retirement plans (CRSP,             UMPIP, Horizon, MPP,             Pre-82, Collins), health             plan (HealthFlex) or wel-             fare plans (CPP, UMLife-             Options).     </li> <li>Project Future Value         Run a projection             using the Retirement             Readiness Tool             Retirement Benefits             Projection or LifeStage             Retirement Income             Calculator.     </li> <li>Access Retirement         Savings             Learn about your options             for distributing your             retirement plan accounts.     </li> <li>Explore By Topic         View additional             details about the             following topics:             personal information,             beneficiaries, electronic             delivery, LifeStage,             contributions, financial             planning and distributions.     </li> </ul>	• Personal Profile View and update your contact information, beneficiaries, electronic delivery election, EY authorization and security preferences, and view service and compensation.	<ul> <li>Forms</li> <li>Forms and documents that pertain to Wespath administered retirement and welfare plans and investments.</li> <li>How-to Guides Read articles about different aspects of saving, investing and retirement planning. </li> <li>Contacts E-mail and website addresses, telephone numbers and other contact information for Wespath and its service providers.</li></ul>

## **Make Sure Your Accounts Are Secure**

Protect all accounts and devices (e.g., smartphones, 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 (e.g., Bitdefender Antivirus or Kapersky Anti-Virus), 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.