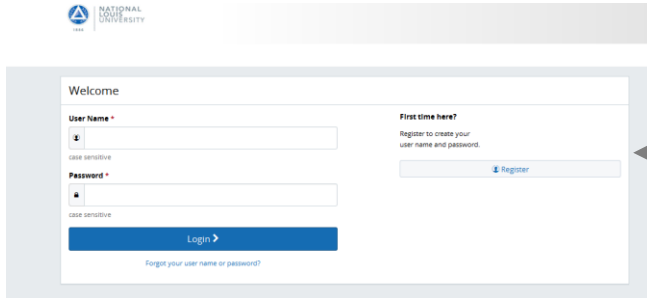


ENROLLING IS EASY



Get started

Visit www.NLUBenefits.com and login by entering your user name and password.

If you are a first-time user, click on 'Register' to set up your user name, password and security questions. Our 'Company Key' is **nlubenefits** (note: it's case sensitive).

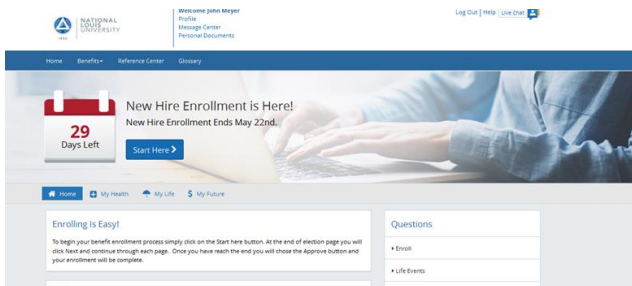
Forgot your user name or password?

Visit www.NLUBenefits.com and click on the 'Forgot your user name or password?' link.

Enter your Employee ID, Company Key and date of birth.

Answer your security phrase.

Enter and confirm your new password, then click 'Continue' to return to this page and login.



Begin enrollment

Click 'Start Here' and follow the instructions to enroll in your benefits or waive coverage.

You must make your elections by the deadline shown on the calendar. If you miss the deadline you will waive any electable benefit coverage, and have to wait until the next annual enrollment period to enroll.

Looking for more information?

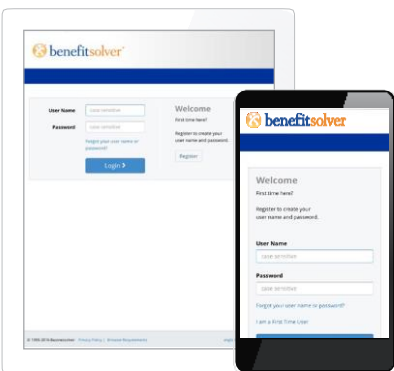
View plan details, carrier specifics and benefit guides by clicking 'Reference Center' in the main navigation.

Want to review your current benefits?

You have year-round access to your benefit summary and specific benefit elections at www.NLUBenefits.com. Click 'Benefits Summary' on the homepage to review your current benefits.

SCAN & ENROLL

Enroll in your benefits from your mobile device. Visit www.NLUBenefits.com or simply scan this QR code and tap your way through your elections. If you don't already have a QR code reader on your smart phone or tablet, download one from your device's app store.



Make your elections

Review your options as you walk through the enrollment process. Click 'Select' on the plan(s) you would like to choose. Track your choices along the left side which updates with your total cost.

Review your elections

Review, edit and approve your personal information, elections, dependents and beneficiaries.

Approve

Once you have reviewed your elections and they are accurate, click 'Approve' to continue.

Confirm your choices

Your enrollment isn't complete until you confirm your benefit elections and cost.

Print

Print your election information and confirmation number for future reference or save it to your Message Center.

MAKE MID-YEAR CHANGES

The benefit elections you make will remain in effect until the end of the plan year, unless you are affected by one of these life changing events:

- Getting married or divorced
- Loss or gain of other coverage
- Having a baby or adopting a child.

If you experience any of these qualifying events, you must provide the required supporting documentation and make changes within **30 days** of the event.

1. Login to www.NLUBenefits.com
2. Click on the 'Change My Benefits' button to make election changes or your update your basic information.
3. Select the life event button and the event you wish to file. Then, follow the same election steps above to complete your life changing event.