

# YOUR BENEFITS

For Andersen regular non-union employees working a minimum of 20 hours per week.

## Free Company Provided Benefits



**Paid Time Off (PTO)  
Flexible Holiday Time Off**



**Short-Term (STD) & Long-Term Disability (LTD)**

Provides a source of income if you experience a short or long-term illness or injury that prevents you from working.



**AD&D**

Accidental death and dismemberment pays benefits to the beneficiary if the cause of death is an accident.



**Schwab 401(k) Retirement Plan**

Company 4% fixed contribution. Company matching contribution.



**Company Life Insurance**



**Wellbeing Programs**

## WHAT TO EXPECT

### Optional Benefits – Action Needed

The following benefits are optional, and you need to **take action** by enrolling if you would like to receive them.

**Medical, Dental, Vision**



**Health savings account  
or flexible spending  
accounts**



**Voluntary  
Life Insurance**



**Legal  
Coverage**



## Getting Started

**When do I need to take action?**

Enroll in benefits at [Benefitsatandersen.com](http://Benefitsatandersen.com) within 31 days of receiving your welcome letter.

**When can I use my benefits?**

Company provided benefits are active on your first day of work. Voluntary benefits are active the 1<sup>st</sup> of the month following your first day of work.

**What communications will I receive?**

- ✓ A Schwab 401(k) Retirement Plan welcome packet mailed to your home.
- ✓ Benefit enrollment letter by email or mail.
- ✓ Benefit ID cards will be mailed and are available for online download.

**When can I change my benefits?**

Open enrollment happens once a year, typically in November, and allows you to enroll or make changes to your benefits.

Open enrollment elections are effective January 1st of the next year.

## Benefits Contact Information

**Andersen Benefits Center (ABC)**

1-855-374-8822 | [benefitsatandersen.com](http://benefitsatandersen.com)  
Benefits questions and enrollment

**Employee Service Center (ESC)**

1-800-730-6822 | [esc@andersencorp.com](mailto:esc@andersencorp.com)  
Retirement, payroll, & disability services

**Schwab Retirement Plan Center**

800-724-7526 | [andersen401k.com](http://andersen401k.com)  
Andersen 401(k) Plan support and services

# WHAT TO EXPECT NEXT

Hire date

Company Benefits Begin

1<sup>st</sup> day of the next month



Voluntary Benefits you've enrolled in begin

Insurance cards mailed



45 days after hired



Auto enrolled at 4% in 401(k) plan



401(k) packet mailed

Change election anytime

November



Annual Open Enrollment

Enroll or change benefits for upcoming year

January 1<sup>st</sup>



Open Enrollment elections begin