

**MANAGEMENT ASSOCIATES**

Includes management trainees, full-time hourly California pharmacists,\* and full-time truck drivers

**NOTE:** *The initial enrollment period should not be mistaken for the coverage effective date. You must enroll in coverage **prior** to the coverage effective date for most benefits.*

Plan	Enrollment periods and coverage effective dates	
<ul style="list-style-type: none"> <li>• Medical</li> <li>• HMO plans</li> <li>• Dental               <ul style="list-style-type: none"> <li>– Enrollment is for two consecutive calendar years</li> </ul> </li> <li>• Vision</li> <li>• Critical illness insurance</li> <li>• Accident insurance</li> <li>• AD&amp;D</li> </ul>	<p><b>Initial enrollment period:</b> You must enroll in coverage between your first payday and your 60th day of employment, measured from your date of hire.</p> <p><b>When coverage is effective:</b> Your coverage is effective on your date of hire.</p>	<p>If you elect coverage, your election must remain in effect until the end of the calendar year containing the coverage effective date and may not be changed until the Annual Enrollment period for the next calendar year unless you experience an election change event, as described in the <a href="#">Permitted election changes outside Annual Enrollment</a> section of this chapter.</p>
<ul style="list-style-type: none"> <li>• Associate assistance resources</li> <li>• Company-paid life insurance</li> <li>• Business travel accident insurance</li> <li>• Short-term disability plan**</li> </ul>	<p>You are enrolled automatically on your date of hire and your coverage is effective on that date.</p>	
<ul style="list-style-type: none"> <li>• Optional associate life insurance</li> <li>• Optional dependent life insurance</li> </ul>	<p><b>Initial enrollment period:</b> Your initial enrollment period starts on your first payday and ends on your 60th day of employment, measured from your date of hire.</p> <p>You can also enroll in, increase, or drop coverage at any time after your initial enrollment period ends.</p> <p><b>When coverage is effective:***</b></p> <p><b>If you enroll during your initial enrollment period:</b></p> <ul style="list-style-type: none"> <li>• If you enroll for the guaranteed amount, coverage is effective on the date you enroll.</li> <li>• If you enroll for more than the guaranteed amount, coverage for you and/or your spouse/partner is subject to Prudential's approval. You will be required to provide Proof of Good Health for yourself and/or your spouse/partner and may be required to undergo a medical exam. If approved, your coverage is effective on the date Prudential approves your coverage. If any coverage above the guaranteed amount is not approved, you (or your spouse/partner) will be enrolled in coverage for the guaranteed amount and coverage will be effective on your date of hire.</li> </ul> <p><b>If you enroll in or increase coverage after your initial enrollment period:</b></p> <ul style="list-style-type: none"> <li>• Coverage for you and/or your spouse/partner (including an increase to previously elected coverage) is subject to Prudential's approval. You will be required to provide Proof of Good Health for yourself and/or your spouse/partner and may be required to undergo a medical exam. If approved, your coverage is effective on the date Prudential approves your coverage.</li> <li>• You are not required to provide Proof of Good Health for dependent children you enroll in dependent life insurance coverage.</li> </ul> <p>If you are required to provide Proof of Good Health, payroll deductions of your premiums will not begin until your coverage is effective, as described above.</p>	

(Continued on the next page)

**MANAGEMENT ASSOCIATES (CONTINUED)**

Includes management trainees, full-time hourly California pharmacists,\* and full-time truck drivers

**NOTE:** The initial enrollment period should not be mistaken for the coverage effective date. You must enroll in coverage **prior** to the coverage effective date for most benefits.

Plan	Enrollment periods and coverage effective dates
<ul style="list-style-type: none"> <li>Long-term disability (LTD) plan, including enhanced benefits (for management associates other than full-time truck drivers)</li> </ul>	<p><b>Initial enrollment period:</b> You must enroll in coverage between your first payday and your 60th day of employment, measured from your date of hire.</p> <p><b>When coverage is effective:</b></p> <ul style="list-style-type: none"> <li><b>If you enroll in coverage during your initial enrollment period:</b> Coverage is effective on your date of hire.</li> <li><b>If you enroll in or increase coverage after your initial enrollment period:</b> <ul style="list-style-type: none"> <li>If you enroll in or increase coverage following an election change event, your coverage is effective on the first day of the pay period following the date you enroll.</li> <li>If you enroll in or increase coverage during Annual Enrollment for the next Plan year, your coverage will be effective January 1 of that year.</li> </ul> </li> </ul> <p>If you elect coverage, your election must remain in effect until the end of the calendar year containing the coverage effective date and may not be changed until the next Annual Enrollment period for the next calendar year unless you experience an election change event, as described in the <a href="#">Permitted election changes outside Annual Enrollment</a> section of this chapter.</p>
<ul style="list-style-type: none"> <li>Full-time truck driver long-term disability plan (including enhanced benefits)</li> </ul>	<p><b>Initial enrollment period:</b> You must enroll in coverage between your first payday and your 60th day of employment, measured from your date of hire.</p> <p><b>When coverage is effective:</b></p> <ul style="list-style-type: none"> <li><b>If you enroll in coverage during your initial enrollment period:</b> Coverage is effective on your date of hire.</li> <li><b>If you enroll in or increase coverage after your initial enrollment period:</b> Your coverage is subject to Lincoln's approval. You will be required to submit Proof of Good Health and may be required to undergo a medical exam at your own expense.           <ul style="list-style-type: none"> <li>If you enroll in or increase coverage following an election change event and are approved, your coverage is effective on the first day of the pay period following the date your approval is received.</li> <li>If you enroll in or increase coverage during Annual Enrollment for the next Plan year and are approved, your coverage will be effective the later of 1) January 1 of that year, or 2) if the approval is received on or after January 1 of that year, the first day of the pay period following the date the approval is received.</li> <li>If you are not approved, you may be eligible to enroll during the next Annual Enrollment period or after an election change event but will be subject to the same Proof of Good Health requirements.</li> </ul> </li> </ul> <p>If you elect coverage, your election must remain in effect until the end of the calendar year containing the coverage effective date and may not be changed until the Annual Enrollment period for the next calendar year unless you experience an election change event, as described in the <a href="#">Permitted election changes outside Annual Enrollment</a> section of this chapter.</p>
<p>*Pharmacists who work in California and have the designation of "full-time hourly California pharmacist" in payroll systems are eligible for the benefits listed here for management associates.</p> <p>**The salaried and truck driver short-term disability plans are not covered by ERISA and are not part of the Associates' Health and Welfare Plan.</p> <p>***If your spouse/partner or dependent child is confined for medical treatment (at home or elsewhere), coverage is delayed until your spouse/partner or child has a medical release (does not apply to a newborn child).</p> <p><b>NOTE:</b> Some benefits require you to meet the definition of active work. See <a href="#">"Active work"</a> or <a href="#">"actively at work"</a> in this chapter for information.</p>	