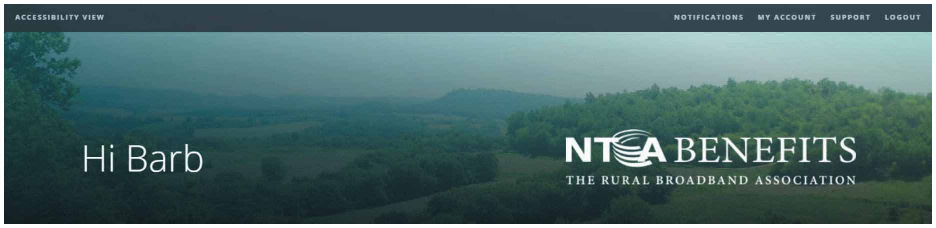
MAKING LIFE AND EMPLOYMENT EVENT UPDATES

My NTCA Benefits

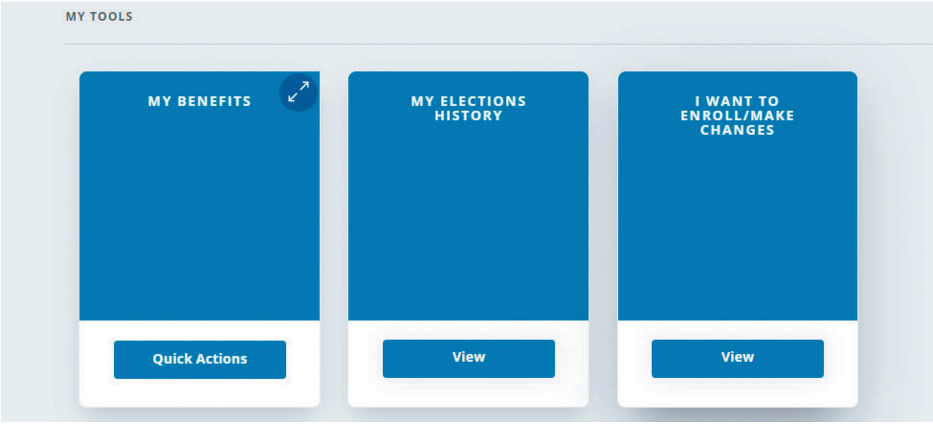
It's easy to manage your benefits online as you navigate through life and employment changes.

Go to *My NTCA Benefits* at ntcabenefits.ntca.org.

After completing a one-time registration, login with your unique login code and self-selected password to see your personalized **HOME PAGE**.



Then explore **MY TOOLS** to review your current plans and elections and to update your benefits information.

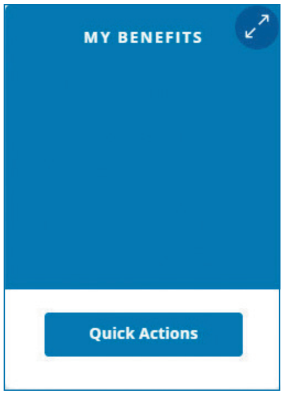


NTCA BENEFITS
THE RURAL BROADBAND ASSOCIATION

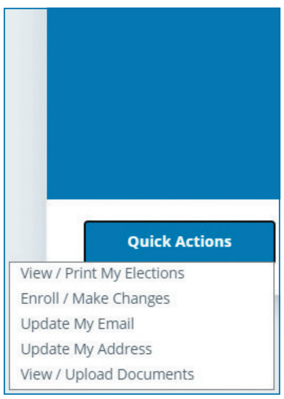
www.NTCA.org/benefits
30 Town Square Blvd., Suite 300 • Asheville, N.C. 28803
(828) 281-9000 • benefitsresource@ntca.org

MY BENEFITS

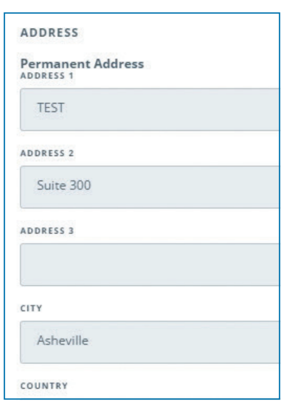
provides a snapshot of your current coverages and elections. Click **Quick Actions**.



Select **Update** to change your contact information.

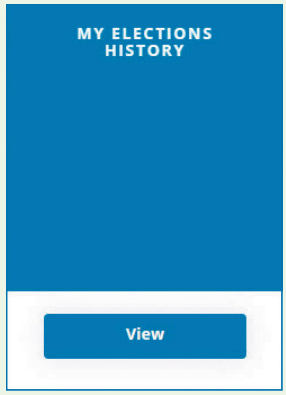


Enter your new email, telephone and/or mailing address. Click **Save Changes**.

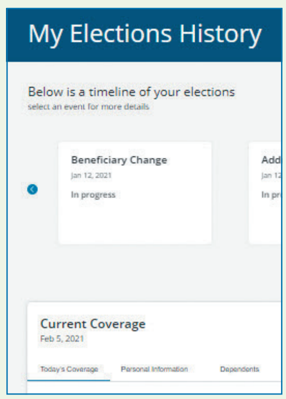


MY ELECTIONS HISTORY

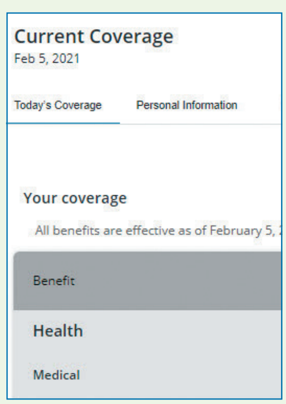
shows detailed coverage, election, demographic and beneficiary information. Click **View**.



Select a specific event from the timeline. Click **View Details**.

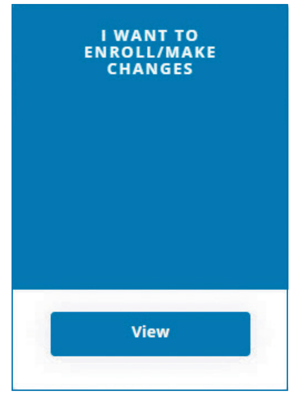


Click on a tab to see **your personalized information** and other details to assist in making benefit updates.



I WANT TO ENROLL/MAKE CHANGES

is a tool to make benefit changes for employment and life events. Click **View**.



Specific eligibility periods apply to coverage changes. Select the event. Click **Start**.

Follow the steps to make changes. Review the **Supplemental Instruction Guide** for more information.

The images are for illustrative purposes only and do not reflect your specific benefit plan information.

Questions?: Contact your HR representative or benefits administrator for specific information about your company-provided benefit plans and costs.

Forgot your user ID or password?: Click ***Forgot my User ID*** or ***Forgot my Password*** for self-service assistance with your login information.

Supplemental Instruction Guide

Work Events

Voluntary Cancellation/Reduce GHP

Cancel or reduce your GHP coverages, which may include medical, dental, disability, life, supplemental life, AD&D and accident plans.

Processing Steps:

- **Start** event.
- **Enter** the **Effective Date** to cancel or reduce your coverage. Plan requirements will automatically determine the ending date of your coverage. Contact NTCA benefits resource specialists at (828) 281-9000 for more information.
- Using the **Next** button, review the plan(s), select **waive coverage or reduce coverages** as applicable.
- **Update your Beneficiaries** information if needed.
- Agree to the **Terms and Conditions** to **complete**.

Voluntary Change Savings

Change your elected Savings Plan contribution percentages.

Processing Steps:

- **Start** event.
- **Enter** the **Effective Date** to increase, decrease or waive your contribution amounts. Check with your employer to see when this change will take place. Waived contributions will be effective the next pay period.
- Using the **Next** button, review and **enter the contribution percentage** for each contribution type.
- **Update your Beneficiaries** information if desired. Select the **Add a Beneficiary** button to add beneficiary information. Follow the on-screen instructions to designate a non-spousal primary beneficiary
- Agree to the **Terms and Conditions** to **complete**.

Life Events

Disability of Child Certification

Report and/or confirm the disability of your child for GHP benefits eligibility. This event requires review and final approval by NTCA.

Processing Steps:

- **Start** event.
- **Enter** the **Effective Date.**
- Using the **Next** button, review and select the plan(s) to **add or change coverage** for the disabled child.
- **Update your Beneficiaries** information if desired.
- Agree to the **Terms and Conditions** to **complete**.

Loss of Other Coverage

Update your NTCA coverage due to loss of health coverage with a non-NTCA plan or carrier.

Processing Steps:

- **Start** event.
- **Enter** the **Effective Date** when the other coverage will end.
- **Add Family Member information**, if needed.
- **Update your Beneficiaries**, if desired.
- Agree to the **Terms and Conditions** to **complete**.

Birth/Adoption/Legal Guardianship

Update your dependent's information and add coverage(s) when you have a new child through birth, adoption, or legal guardianship.

Processing Steps:

- **Start** event.
- **Enter** the **Effective Date** (e.g. birth, adoption, legal guardianship date).
- **Add Family Member.**
- Using the **Next** button, review and select the plan(s) to **add coverage** for the dependent child.
- **Update your Beneficiaries** information if desired.
- Agree to the **Terms and Conditions** to **complete**.

www.NTCA.org/benefits
30 Town Square Blvd., Suite 300 • Asheville, N.C. 28803
(828) 281-9000 • benefitsresource@ntca.org

Marriage

Add a new spouse to your family information and enroll in coverage(s).

Processing Steps:

- **Start** event.
- **Enter** the **Effective Date** (e.g. marriage date).
- **Add Spouse** as Family Member.
- Using the **Next** button, review and select the plan(s) to **add coverage** for the spouse.
- **Update your Beneficiaries** information if desired.
- Agree to the **Terms and Conditions** to **complete**.

Divorce

Remove your spouse from your family information and coverage(s).

Processing Steps:

- **Start** event.
- **Enter** the **Effective Date** (e.g. divorce date).
- **Ex-spouse** record is automatically removed as Family Member and coverage(s) are ended.
- Review and **update your Beneficiaries** information.
- Reminder: you may need to update your beneficiary records to reflect the change in marital status.
- Agree to the **Terms and Conditions** to **complete**.

Beneficiary Events

Beneficiary Change

Update beneficiaries when no spousal consent is required. Examples are GHP plan beneficiaries and R&S Program and Savings Plan beneficiaries for unmarried participants.

Beneficiary Change Non-Spousal Retirement & Security

Update beneficiaries for your R&S Program benefit and designate a non-spouse as primary beneficiary.

Beneficiary Change Non-Spousal Savings Plan

Update beneficiaries for your Savings Plan benefit and designate a non-spouse as primary beneficiary.

Processing Steps:

- **Start** event.
- **Add new family member** if needed.
- **Add beneficiary information** using the **Add a Beneficiary** button if needed.
- Update **beneficiary allocations**.
- Agree to the **Terms and Conditions** to **complete**.

IMPORTANT: Non-spousal Retirement & Security and Savings Plan beneficiary changes require **completion of a Beneficiary Designation Form**. Follow the on-screen instructions.

Important Reminder: Your *My NTCA Benefits* screens are personalized for the benefit plans offered by your employer. These events may or may not apply to you.