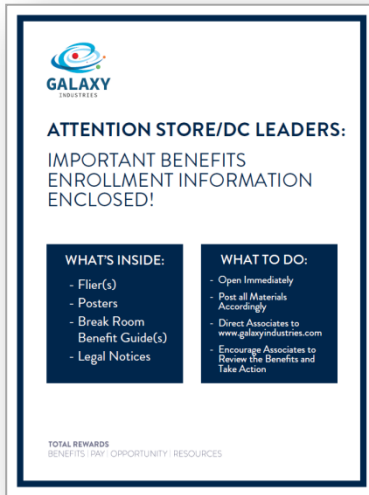
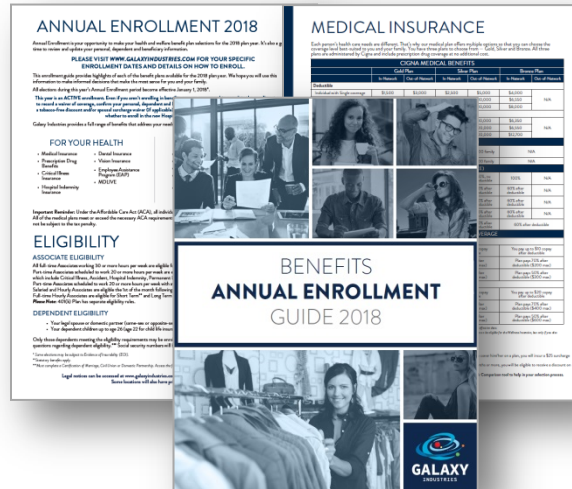


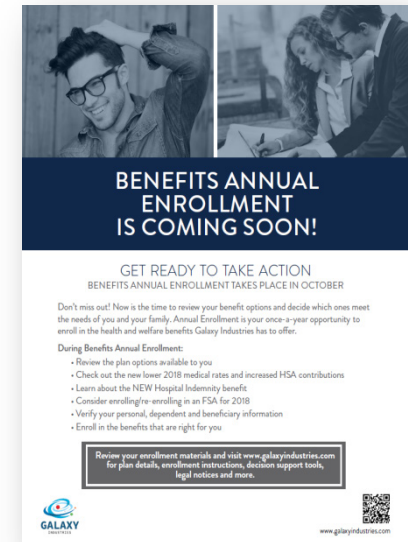
Sample Communications - Galaxy



Envelope



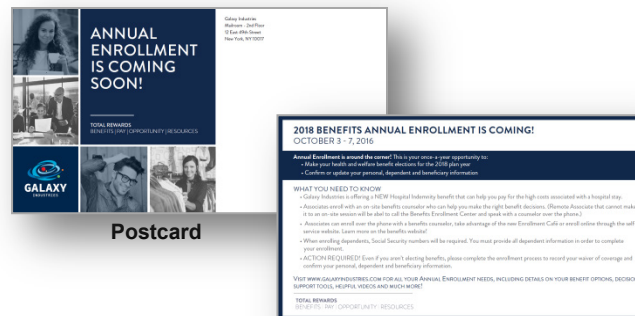
Benefit Guide



Poster



Flier



Postcard



Educational Web Portal

MANDATORY OPEN ENROLLMENT FOR 2018 BENEFITS: NOV. 6 - NOV. 17, 2017

Welcome to Open Enrollment!

A new enrollment process will be in place this year, and all benefit eligible employees are REQUIRED to re-enroll, select, or waive benefits with the help of a professional benefits counselor. The counselor will explain the benefits that are available to you, and will help you enroll in the coverage that is right for you. Your benefit elections will be recorded in an online enrollment system – there are no paper forms to fill out!

If you do not participate in an enrollment program, you will not have benefits coverage in 2018.

If you choose not to participate in the benefits program during Open Enrollment, you will not be able to join again until next year without a qualifying life event. Examples of a life event:

Participating in Open Enrollment

Depending on your location, you will either meet with a counselor or enroll online.

On-site Enrollment – Please view the schedule below by location to conduct one-on-one enrollment sessions. Move

ON-SITE ENROLLMENT	
Location Name:	Enrollment Dates/Time:
OHL USA California	11/7 - 11/8 9 am - 5 pm PT
Judlau Contracting, Inc (OHL NY)	11/7 - 11/9 9 am - 4 pm ET
BH 35 @ William Cannon Travis County, 2015-13-379 or 25 @ O'Fallon, Travis County, 2015-13-378	11/7 - 11/9 8 am - 5 pm CT
Corporate @ Miami-Dade	11/7 - 11/10 8 am - 5 pm ET
Avallano	11/10, 11/13 8 am - 5 pm ET

Enrollment Center – If you do not have the chance to see your benefits via telephone, please use the phone number!

OHL BENEFIT ENROLLMENT CENTER CALL	
Location/State:	Call:
TX	11/6, 11/7
NY	11/9, 11/10
CT, FL, IL, MA, NJ, OHL International, VA	11/14
CA	11/16

You are encouraged to complete your enrollment with the system you can access the system at <https://enroll.oehlusa.com> or by calling 1-800-444-4444. digits of your Social Security Number.

Preparing for your Enrollment Session

For your enrollment session, please be prepared with information for yourself, your dependents and your life insurance beneficiaries. You will need full names, dates of birth, and Social Security Numbers. You can use the chart below to collect the information before you enroll.

Dependent or Beneficiary Name:	Birth Date:	Social Security Number:
1.		
2.		
3.		

New Voluntary Benefit Options for 2018

In addition to the new enrollment system, OHL is also providing several updated voluntary benefit plans. If you are a new hire, or a current employee, you will be able to enroll in the following plans during your enrollment session. These plans are designed to provide you with the flexibility to choose the coverage that best fits your needs. The plans are available to all employees who are eligible for the plans and rates during your enrollment session.

For more information on the expenses of a serious health problem. This plan is designed to provide you with the flexibility to choose the coverage that best fits your needs. The plan is available to all employees who are eligible for the plans and rates during your enrollment session.

• Stroke
• End Stage Renal Failure
• Cancer in situ
• Cancer

For voluntary life insurance and critical illness. Refer to the policy for more information.

of injury and accident-related expenses. Benefit is available to all employees who are eligible for the plans and rates during your enrollment session.

• Ruptured discs
• Concussion
• Spinal cord injury
• These services include emergency room and hospital care. Refer to the policy's schedule of benefits for a complete list of covered services.

Voluntary Accident Insurance Features

Family Coverage – Coverage options are available for your spouse and children.

Wellness Benefit – The plan can provide a \$50 wellness benefit per calendar year, per insured individual if a covered health screening test is performed.

Not all exclusions and limitations that may affect any benefits payable.

2018 Benefit Open Enrollment Workbook

Benefit Guide


OHL
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BENEFITS SOLVED.



In Just 20 Minutes

Mandatory Open Enrollment: Nov. 6 - 17, 2017

All benefit eligible employees must participate in OHL's Open Enrollment process to have benefits coverage in 2018!

To re-elect, elect, or waive benefits, you must speak with a benefits counselor or enroll online.

Please be on the lookout for more information and enrollment instructions!

We'll help you fill in the blanks.

Mandatory Open Enrollment: Nov. 6 - 17, 2017

All benefit eligible employees must participate in OHL's new Open Enrollment process to have benefits coverage in 2018!

To re-elect, elect, or waive benefits, you must speak with a benefits counselor or enroll online.

Please be on the lookout for more information and enrollment instructions!


OHL
 North America

Posters

A complete benefits plan is vital to your future.

Does your benefits plan have all of the right pieces?

Mandatory Open Enrollment begins Nov. 6!

Mandatory Open Enrollment for 2018 Benefits Nov. 6 - Nov. 17

All benefit eligible employees wave coverage by participating in enrollment process!

Enrollment process!

This year, you will have the opportunity of a professional benefits consultant with a consultant who will help you:

- ✓ Learn about new benefits
- ✓ Elect coverage that is right for you
- ✓ Renew the accuracy of your information
- ✓ Elect new voluntary benefits

Call: 781.326.2200
Or: 26-29 Liberty Street
 College Point, MA 01904

Postcard

Mandatory Open Enrollment for 2018 Benefits:

Nov. 6 - Nov. 17, 2017

All benefit eligible employees must re-elect, select, or leave coverage by participating in a New Open Enrollment process.

You will have the opportunity to elect coverage with the help of a professional benefits counselor. It's worth taking time to speak with a counselor and make sure you understand your options.

- ✔ Learn about new benefits and costs
- ✔ Choose the benefits that are best for you and your family
- ✔ Ensure the accuracy of your personal data
- ✔ Elect new voluntary life insurance

Benefits counselors will be available at several locations during Open Enrollment. If you do not have the chance to meet with a counselor in person, you will be able to use OHL's Benefits Enrollment Center to elect your benefits.

1-800-452-5566, Monday-Friday 9 a.m. - 6 p.m. ET, 12 p.m. - 4 p.m. ET on Saturdays

Additional information and specific enrollment instructions will be coming your way.

Inscripción Abierta Obligatoria para los Beneficios de 2018:

Del 6 al 17 de noviembre de 2017

¡Todos los empleados elegibles para recibir beneficios deben forzosoamente reelegir, elegir o renunciar a la cobertura, participando en un nuevo proceso de Inscripción Abierta!

Usted tendrá la oportunidad de elegir su cobertura con la ayuda de un consejero profesional de beneficios. Vale la pena tomarse el tiempo para hablar con un consejero que le ayude a hacer la mejor elección.

- ✔ Conocer de nuevos beneficios y tarifas
- ✔ Elegir la mejor cobertura para usted y su familia
- ✔ Asegurar la precisión de sus datos personales
- ✔ Elegir por cobertura de nuevas voluntarias

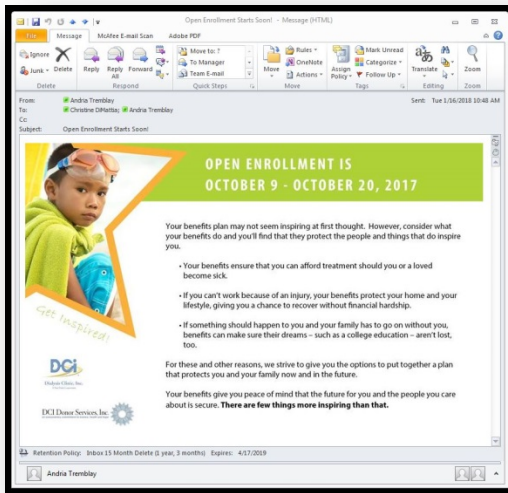
Consejeros de beneficios estarán disponibles en diversas sedes durante la Inscripción Abierta. Si no tiene la oportunidad de reunirse con un consejero en persona, podrá llamar por teléfono al Centro de Beneficios de OHL para elegir o cancelar sus beneficios.

1-800-452-5566, Lunes-Viernes 9 a.m. - 6 p.m. hora del este, 12 p.m. - 4 p.m. hora del oeste

Para mayor información sobre los beneficios y instrucciones específicas, por favor inscribirse



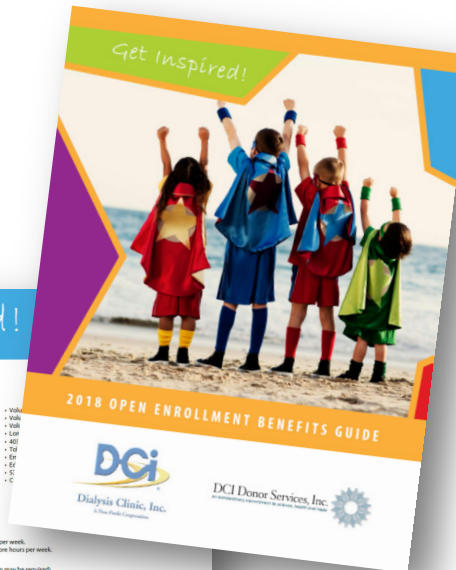
Sample Communications - DCI



Email Blast



Benefit Guide



Poster