



## New Member Enrollment Information

### General Information

Enrollment Forms for new employees should be completed at the time of hire or other enrollment time and mailed, e-mail or faxed promptly to CBB office. Insurance coverage will become effective on the first day of the month of eligibility. All employees are eligible for coverage, provided they meet the eligibility provisions of their employer.

The following Employees are not eligible for coverage under the plans:

- Temporary Employees
- Employees who work less than 20 hours per week (for Insurance participation only).

### Online Account Access

Once you have enrolled in a CBB Retirement Plan, you will receive a PIN letter from **Empower** via regular mail, please retain this letter for your future online registration. The letter will provide step by step instructions to how to register and have online access to your **Participant Center** Retirement account at [www.empower-retirement.com/participant](http://www.empower-retirement.com/participant). Once online, you can instantly adjust your portfolio, manage your funds allocation, review account summary and model a loan with its easy navigation features. You will receive important notices, such as quarterly account statements.

### Choose Your Funds

You have the right to make plan investment elections for contributions made on your behalf to the retirement plan. CBB has designated a **Default Custom Target Date Fund** to which contributions are made if you do not select a portfolio option. All contributions will be placed in this fund until you change your election and you have sole responsibility for this default election. Use the online **Investment - View/Manage my Investments** feature or download the **Contribution Investment Selection Form** on our website to change your funds.

### Plan For Retirement

Start planning now with your online account. In just minutes you can view a snapshot of your potential income and receive suggestions for how to save and invest. You can then turn your guidance into action when you enroll or update your account.

#### Investing help

We'll take you directly to **How would you like to Invest?**. From there, you can:

- modify any of your assumptions,
- run the Help Me Do it for a suggestion on how much to save, or Do it Myself to update your account based on the guided portfolio you select.

### Life, AD&D and Group Long Term Disability (LTD) Insurance

We have partnered with **Reliance Standard Insurance Company** to provide Basic Life and LTD Insurance. The cost of the insurance premium is 3% of your Annual Compensation.

**The Basic Life Insurance** helps to provide financial protection by promising to pay a benefit in the event of an eligible employee's covered death, basic life coverage amount is 4 times annual earnings to a maximum of \$500,000, a spouse insurance provides \$10,000 of coverage and \$5,000 of coverage for the employee's eligible child (ren). Our **On Call International** provides emergency transportation services including Repatriation of Remains...and more.

**Group Long Term Disability (LTD) Insurance** provides financial protection for you by paying 60% of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began.

For complete details, please refer to the policy language.

### 403b Employee Deferral - Salary Reduction Agreement

You make a retirement contribution in addition to your employer by enrolling in our **403(b) Employee Deferral Plan**. Your Salary Reduction Agreement is a written, legally binding agreement between you and your employer. It is an agreement whereby you direct your employer to reduce future compensation (referred to as "your salary") by a specific percentage or amount. Your current Salary Reduction Agreement will continue until you sign a new salary reduction agreement. For most people, it is wise to designate contributions as a percentage of salary rather than a fixed dollar amount. If your salary increases during the year, your contributions will increase automatically without having to make a new agreement. You may cancel your Salary Reduction Agreement at any time with respect to future compensation. Use the **CBB Salary Reduction Agreement Form** to start your own contribution.