

TruGreen 2014 Benefits

Coverage Options

Automatic Coverage — No Action Required

As a TruGreen associate, you'll automatically receive the following coverage from TruGreen at no cost to you, even if you don't enroll in any other coverage:

- Basic life insurance
- Short-term income protection (STIP)
- Business travel accident insurance
- TruGreen LifeManagement Program (EAP)
- American Cancer Society Quit For Life[®] Program

Automatic Coverage — Take Action to Opt Out

You're automatically enrolled in the following benefits and must take action to decline or change your coverage:

- *After 90 days*, you'll be automatically enrolled in the TruGreen Profit Sharing and Retirement Plan – the 401(k) – at a 3% contribution rate.
- *After one year*, you'll be automatically enrolled in the 50 percent long-term disability (LTD) option. You may choose to keep this coverage, elect the 60% LTD option, or opt out of LTD coverage altogether.

Optional Coverage

You must take action and enroll if you want:

- Medical and prescription drug, dental and/or vision coverage for you and your family
- To contribute to a health care or dependent day care reimbursement account
- Supplemental life insurance for you
- Dependent life insurance for your spouse and child(ren)
- Accidental death and dismemberment insurance for you and your family
- Legal services coverage

To learn more about all of these benefits, go to the myHR website at <http://myHR.com/TruGreen> and visit the *myHealth* tab.

Enroll Before the Deadline

You must complete your enrollment before your coverage effective date

When you're ready to take action, go to the myHR website at <http://myHR.com/TruGreen> and log on to the secure portion of the website. Select the *My Pay & Benefits* tab and then select *Launch* next to the *Health & Insurance* section to be guided through the enrollment process.

You'll be given an opportunity to:

- Select a plan that is right for you and your family by using tools available to assess costs and plan details
- Review your health care costs using the online tools
- Compare plan details using the online Health Plan Comparison Charts
- Start a reimbursement account to save money on eligible health care and dependent day care expenses
- Add your dependent(s) to be sure they are covered for the remainder of 2014
- Name your beneficiaries

If you need help navigating the site, or if you would like a myHR Service Center representative to process your enrollment, just call **877-282-6372**. Representatives are available Monday through Friday from 7 a.m. to 6 p.m. Central time.

take charge of your benefits for 2014

- Pick the right plan for you. Log on to the benefits section of myHR to use the Medical Health Plan Comparison Tool..
- Shop for providers that provide the right mix of quality and price
- Take charge of your overall health by eating right, getting exercise, quitting tobacco and taking advantage of no-cost preventative care and screenings
- Stay in network for your medical, dental and vision care
- Save money by using generics and mail order

**Don't Forget to Name
Your Beneficiaries**

Si usted habla español

Si tiene preguntas sobre la información provista en esta documento, acceda la sección protegida del portalmyHR en <http://myHR.com/TruGreen> o comuníquese al número libre de costos de Centro Servicios myHR al **1-877-282-6372**. Representates estàn disponibles de lunes a viernes de 7:00 a.m. a 6:00 p.m. (hora Central).

Whom You Can Cover

You can choose whom you want to cover:

- You only
- Spouse or Domestic Partner
- Child(ren)

Eligible dependents include your:

- **Spouse:** A legal spouse is defined as a person of the same or opposite sex who is your husband or wife through a legally recognized marriage. This includes common-law spouses in states that recognize common-law marriage
- **Domestic partner:** A domestic partner is defined as a person of the same sex with whom you share a residence and are in a long-term, committed relationship with the intention to remain so indefinitely.
- **Children** who are:
 - Up to age 26 for your medical, dental and vision plans, regardless of marital or student status
 - Of any age who were covered under the plan and certified as disabled before age 26
 - Under age 19, or between ages 19 and 24 if they are full-time students in an accredited school, for dependent life insurance and AD&D coverage
 - Under age 19, or between ages 19 and 25 if they are full-time students in an accredited school, for your business travel accident (BTA) coverage

For more details about eligibility, go to the myHR website at <http://myHR.com/TruGreen> and visit the “Who Gets Covered” web page under the *myHealth* tab.

After You Enroll

Watch your mail for your:

- **Confirmation of Enrollment** — Review this document and call the myHR Service Center at **877-282-6372** if you need to make a correction to your 2014 coverage or dependents.
- **2014 ID cards** — If you enroll, you’ll receive ID cards for medical, prescription drug, dental and vision, as well as a health care reimbursement account debit card.

When Coverage Begins

As long as you enroll before your coverage effective date, here’s when your coverage kicks in:

Plan	When Coverage Begins
Medical and prescription drug, dental, vision, reimbursement accounts, life insurance, AD&D and legal services	On the date following the completion of 90 days of service
Long-term disability (LTD) and short-term income protection (STIP)	On the date following the completion of 12 consecutive months of service
TruGreen LifeManagement Program and the American Cancer Society Quit For Life Program	On your date of hire
Business travel accident (BTA)	On the date you meet the eligibility requirements
Profit Sharing and Retirement Plan (401(k))	After 90 days of service

Once you enroll, your coverage lasts for the remainder of the calendar year. Your next opportunity to enroll or make changes is during annual enrollment or if you experience a qualified status change.

When You Can Enroll

You can only enroll in or make changes to many of your benefits during certain times, such as:

- 1) As a **newly eligible associate**, you should enroll in your benefits by the deadline shown on your personalized enrollment packet (the same deadline you can see on the secure portion of the website), which will be mailed to your home about 40 days after your date of hire.
- 2) Throughout the year, you can change your coverage if you experience a **qualified status change**, such as marriage, divorce, or the birth or adoption of a child. You must take action within 45 days from the date of the event. Log on to the secure portion of the myHR website and select the *My Pay & Benefits* tab. Select *Launch* next to the *Health & Insurance* section. Then, select an option from the *Life Events* menu.
- 3) Each year in the fall, you can reconsider your coverage and make changes for the following year during **annual enrollment**.