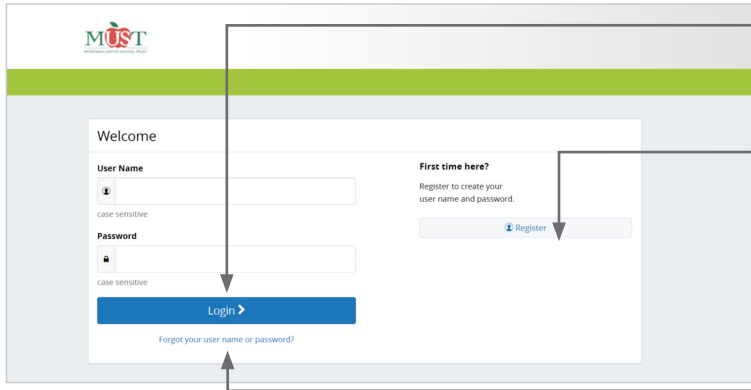


ENROLLING IS EASY



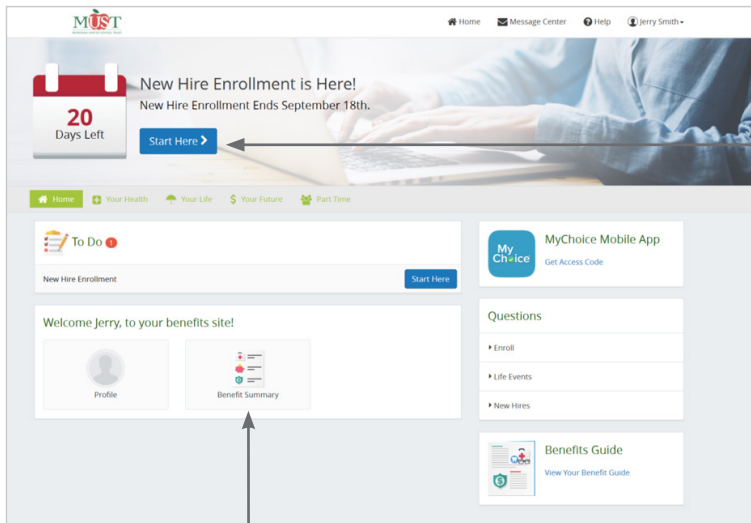
Get started

Visit www.mustmt.com and login by entering your user name and password.

If you are a first-time user, click on 'Register' to set up your user name, password and security questions. Our 'Company Key' is **must** (note: it's case sensitive).

Forgot your user name or password?

1. Visit www.mustmt.com and click on the 'Forgot your user name or password?' link.
2. Enter your social security number, company key and date of birth.
3. Answer your Security Phrase.
4. Enter and confirm your new password, then click 'Continue' to return to this page and login.



Begin enrollment

Click 'Start Here' and follow the instructions to enroll in your benefits or waive coverage.

You must make your elections by the deadline located under the 'Start Here' button. If you miss the deadline you will waive any electable benefit coverage, and have to wait until the next annual enrollment period to enroll.

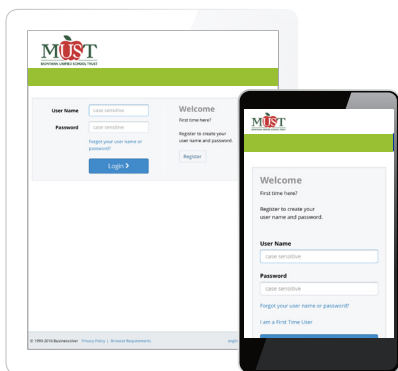
Looking for more information?

View plan details, carrier specifics and benefit guides by clicking 'Reference Center' in the main navigation.

Want to review your current plan?

You have year-round access to your benefit summary and specific benefit elections at www.mustmt.com.

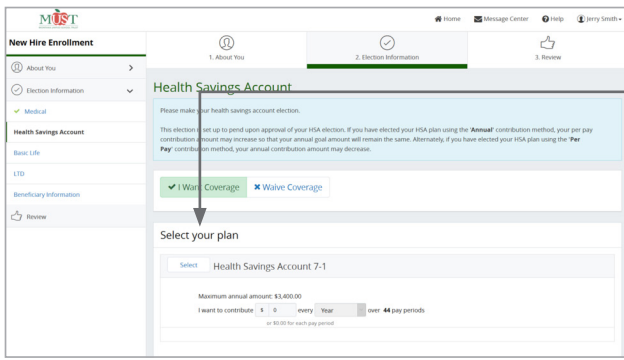
1. Click your name and then 'Benefits Summary'.
2. Review your current plan.



SCAN & ENROLL

Enroll in your benefits from your mobile device. Visit www.mustmt.com or simply scan this QR code and tap your way through your elections. If you don't already have a QR code reader on your smart phone or tablet, download one from your device's app store.

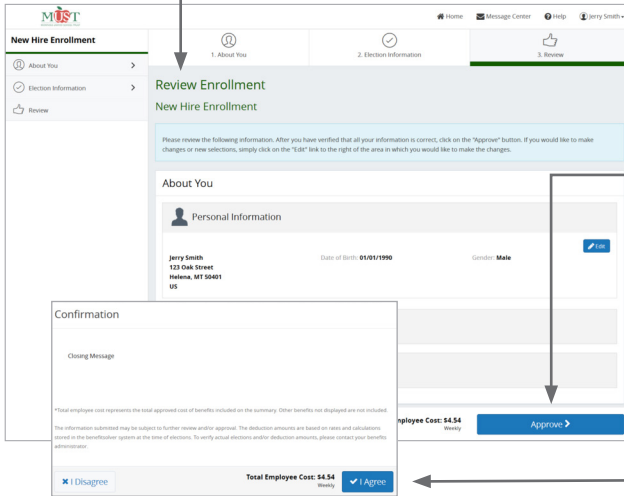




Make your elections

Review your options as you walk through the enrollment process. Click 'Select' on the plan(s) you choose. Track your choices along the enrollment bar which updates with your total cost.

Use the 'Reference Center' tools to help you make elections.



Review your elections

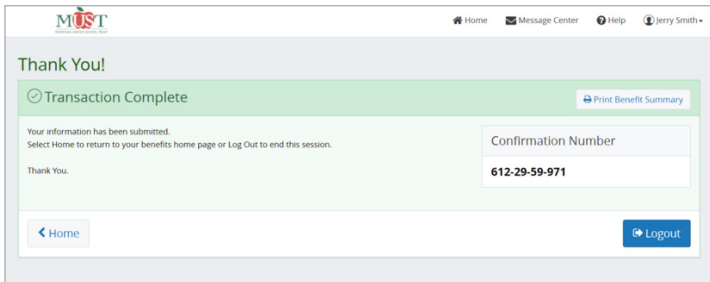
Review, edit and approve your personal information, elections, dependents and total cost.

Approve

Once you have reviewed your elections and they are accurate, click 'Approve' to continue.

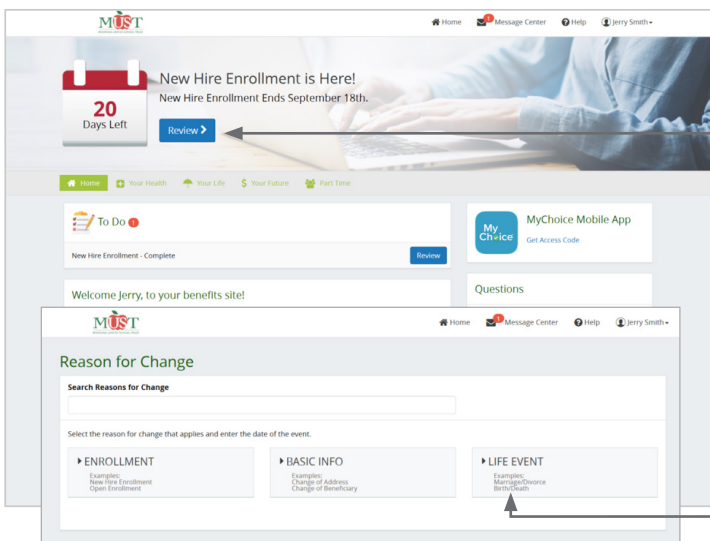
Confirm your choices

Your enrollment isn't complete until you confirm your benefit elections and cost.



Print

Print your election information and confirmation number for future reference or save it to your Message Center.



MAKE MID-YEAR CHANGES

The benefit elections you make will remain in effect until the end of the plan year, unless you are affected by one of these life-changing events:

- Getting married or divorced,
- A change in job status (for you or an enrolled dependent), or
- Having a baby or adopting a child.

If you experience any of these qualifying events, you must provide the required supporting documentation and make changes within **30 days** of the event.

1. Login to www.mustmt.com.
2. Click on the 'Start Here' button to change your benefits or your basic information.
3. Select the life event button and the event you wish to file. Then, follow the same election steps above to complete your life changing event.