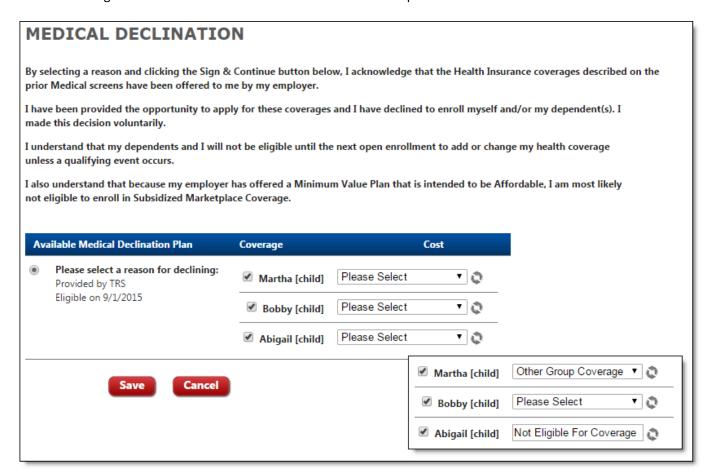


We are pleased to announce **THE**benefits**HUB** 5.4.3 system update. With this update, you'll find improvements to several key functions of the system as well as new options for employee relationships and benefit eligibility. We encourage you to continue providing us with your experiences so that we can continue to improve the system.

Medical Declination Page

THEbenefits**HUB** now captures more information about employees and their dependents that decline coverage. This declination information can now be sent to carriers via data files. The new Medical Declination page complies with the TRS Board of Trustees guidelines for the New State of Texas TRS ActiveCare plans.



For companies that currently have the Medical Offering page but also need the new Medical Declination page, we have combined the two, which streamlines the employee's benefit walkthrough. If your company doesn't require the Medical Declination page for the purpose of tracking declinations, we can keep the Medical Offering page available for your ACA compliance needs.

We have altered the way declinations are stored in the system. With this change we are turning off the current version of the Medical Declination page which will no longer be available to employees, admins, and brokers. If you need a report of the existing declinations please contact your Broker or Account Representative to request this.

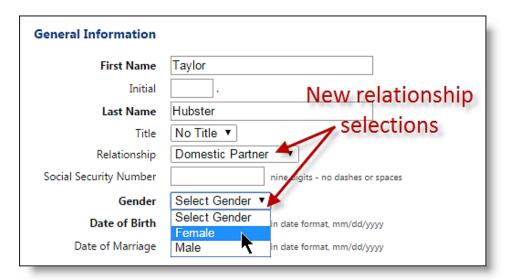
Please Note: Pooled and Split Secondary employees are required to enroll in the secondary medical plan that matches the primary employee and to complete the Medical declination on all dependents listed on the page, using the reason of 'Other Coverage'. This ensures that secondary elections are properly transmitted.

New options for Employee Relationships

Employees can now choose whether or not to add a spouse or a domestic partner to the system. The process for adding either relationship has also slightly changed.



When adding a new spouse or domestic partner, either you or the employee can select the relationship type and the gender type for the new person.



Also, **THE**benefits**HUB** can be configured to allow benefits enrollment for any kind of employee relationship you need, regardless of the participants' genders.

This doesn't immediately apply to all plans currently in-force in the system, but will likely impact the plans for the upcoming enrollment period. Ask your Broker or Account Representative for more details.

Dependent Only Tier Plans

With this release, dependents can be enrolled in a benefit WITHOUT requiring employee enrollment on tier based plans. This can be applied to any plans where the insurance carrier accepts dependent only enrollment. Many of the new MEC (Minimum Essential Coverage) plans are designed in this way.

More choices, more flexibility

You now have many different criteria to consider when choosing what benefits best meet your employees' needs. We want to stress this point: With this release, **THE**benefits**HUB** is ready to help you meet those needs in as many ways as possible. So if you require a Same-Sex-Domestic Partner-Only medical plan, **THE**benefits**HUB** can handle that. If you want to offer a dental plan that allows only Spouses or Children to enroll, **THE**benefits**HUB** is ready to make that happen.

Remember, whatever your need, we're here for you.

Bug Fixes:

We have fixed the following system bugs:

- ▶ Payroll Schedule and Pay Frequency corrected a display issue for new hires
- ▶ Waiver Reasons updated how waiver reasons display in the employees' History File
- ▶ Max Spouse Age updated the age calculation on tier type benefits

For any questions regarding these changes, please contact your Account Representative with THEbenefitsHUB.

Our team at MGM Benefits Group will continue to work to improve your experience within **THE**benefits**HUB**, utilizing your responses for possible improvements in the future. We strive to support you in handling the benefits of your employees with the easiest and most efficient experience possible. Your feedback is always greatly appreciated and extremely critical in our improvements to **THE**benefits**HUB**.