

2025 New Hire Enrollment for Benefits Instructions

We are proud to offer a variety of benefit options and heath care resources to meet your individual needs.

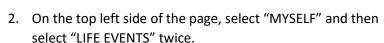
- 1. **Read Benefit Guide:** Compare benefit products and costs to be able to make the best benefit related decisions for yourself and your family.
- 2. <u>Gather Information:</u> Collect your dependents' information if you intend to add them to your plans. You will need full names, birth dates and Social Security numbers. Decide on your beneficiaries.
- 3. **Enroll Online:** To begin the online Enrollment process, go to ew14.ultipro.com.

To access the UKG Pro Online Enrollment Tool:

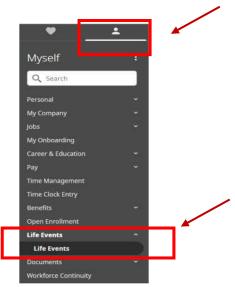
- 1. Log-in using the following instructions:
 - a. Log-In ID: wilks + employee number

Example – wilks123456

b. Password: Your personalized password







- 3. Select the option "Click Here for New Hire Benefit Election".
- 4. "I am a new employee".

- 5. <u>About This Event:</u> Read the notices on this page. At the "What was the reason?" drop down choose "LifeEvent-Hire". Select Next→ to move forward.
- 6. <u>Verify Beneficiary and Dependent Information:</u> This is where you will enter all the dependents and beneficiaries that will be on your plan.
 - a. To add dependents and beneficiaries click on the "Add" button (top, right of screen):

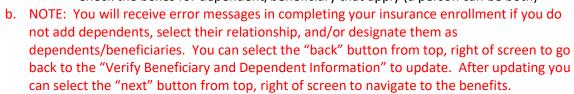
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- Enter First and Last name.
- Social Security number
- Date of Birth
- Gender
- Relationship
- Check the boxes for dependent/beneficiary that apply (a person can be both)

Back/Next

Buttons

O B C



- 7. **Group Term Life Insurance:** This is an *Employer paid benefit* and is automatically provided by the Company at <u>no cost</u> to you.
 - a. Click on the circle next to "Company Paid Term Life Insurance" and select your beneficiaries and percentages. Total percentages must be equal to 100%.
- 8. <u>Company Paid ADD:</u> This is an <u>Employer paid benefit</u> and is automatically provided by the Company at <u>no cost</u> to you.
 - a. Click on the circle next to "Company Paid ADD" and select your beneficiaries and percentages. Total percentages must be equal to 100%.
- 9. Medical: To view the details for each plan, click on 2025 Medical Benefits.
 - a. Choose your coverage level (Options: Employee or Employee+) from one of the two plans and check the boxes next to the dependents you want to cover.
 - b. If you elect to decline coverage, you can select "Medical Waive".
- 10. <u>Health Savings Account:</u> If you choose the "Premier Medical Plan" you have the option to choose to enroll in the HSA Savings Account.
 - a. Click on "I Decline Health Savings Account Plan" to decline coverage and not participate in the HSA Savings Account.
 - b. To enroll in this program, click the circle next to "HSA Individual" to cover only yourself or "Family" to cover all enrolled members.
 - c. You will need to enter the amount you would like to contribute from each paycheck towards your HSA.
 - d. Select your beneficiaries and percentages. Total percentages must be equal to 100%.
- 11. <u>HSA Terms & Conditions:</u> When participating in the HSA account, you are required to review UMB's Terms and Conditions and eSign Disclosure.
 - a. Select "I Agree" You agree to UMB's Terms and Conditions and have been presented with the eSign Disclosure.

- b. Select "I Disagree/Decline"
- 12. Dental: To view the details for each plan, click on 2025 Dental Benefits.
 - a. Choose your coverage level (Options: Employee, or Employee+) from one of the two plans and check the boxes next to the dependents you want to cover.
 - b. Coverage can be declined by selecting "I Decline Dental Plan."
- 13. Vision: To view the details for each plan, click on 2025 Vision Benefits
 - a. Choose your coverage level (Options: Employee, or Employee+) and check the boxes next to the dependents you want to cover.
 - b. Coverage can be declined by selecting "I Decline Vision Plan".
- 14. <u>Employee Voluntary Life:</u> The company provides Group Term Life coverage for 2X your annual salary up to \$300,000. This Voluntary Life plan allows you to obtain additional life coverage in increments of \$10,000 up to the lessor of 5X your annual salary up to \$500,000.
 - a. Coverage can be declined by selecting "I decline the Voluntary Life Employee plan".
 - b. To elect coverage, click on the circle next to "Voluntary Life Employee" and enter the amount of coverage.
 - c. Select your beneficiaries and percentages. Total percentages must be equal to 100%.
 - d. Amounts higher than \$300,000 require a completed Evidence of Insurability packet that can be <u>downloaded</u> on right side of screen; obtained from <u>www.wilksbenefits.com</u>; or contact the Benefits Center at 817-693-2890 or benefits@wilksbrothers.com.

15. Spousal Voluntary Life:

- a. Coverage can be declined by selecting "I decline the Voluntary Life Spouse plan".
- b. To elect coverage, click on the circle next to "Voluntary Life Spouse" and enter the amount of coverage. (Increments of \$5,000 up to 100% of Employee Election)
- c. Complete Enroll Dependents section by checking the box next to dependent name(s).
- d. Amounts higher than \$50,000 require a completed Evidence of Insurability packet that can be <u>downloaded</u> on right side of screen; obtained from <u>enroll.wilksbrothers.com</u>; or contact the Benefits Center at 817-693-2890 or <u>benefits@wilksbrothers.com</u>.

16. Child Voluntary Life:

- a. Coverage can be declined by selecting "I decline the Voluntary Life Child plan".
- b. To elect coverage, click on the circle next to "Voluntary Life Child" and enter the amount of coverage. (Increments of \$2000 up to \$10,000)
- 17. <u>Voluntary ADD Employee:</u> The company provides coverage for 2X your annual salary up to \$300,000. This Voluntary ADD Life plan allows for you to obtain additional ADD coverage in increments of \$10,000 up to the lessor of 5X your annual salary up to \$500,000.
 - a. Coverage can be declined by selecting "I decline the Voluntary ADD Employee plan".
 - b. To elect coverage, click on the circle next to "Voluntary ADD Employee" and enter the amount of additional coverage.
 - c. Select your beneficiaries and percentages. Total percentages must be equal to 100%.

- 18. <u>Voluntary ADD Spouse:</u> A spouse can be covered up to the lesser of 100% of the Employee ADD amount or \$500,000.
 - a. Coverage can be declined by selecting "I decline Voluntary Spouse ADD".
 - b. To elect coverage, click on the circle next to "Voluntary Life Spouse" and enter the amount of coverage.
 - c. Complete Enroll Dependents section by checking the box next to dependent name(s).
- 19. **Voluntary ADD Child:** Children can be covered up to the lessor of 100% of the Employee ADD amount or \$10,000.
 - a. Coverage can be declined by selecting "I decline the Voluntary ADD Child plan".
 - b. To elect coverage, click on the circle next to "Voluntary Life Child" and enter the amount of coverage.

20. <u>Critical Illness Employee:</u>

- a. Coverage can be declined by selecting "I decline the Critical Illness Employee plan".
- b. To elect coverage, click on the circle next to "Critical Illness Employee" and enter the Benefit Amount of coverage (in increments of \$5,000 up to \$50,000).
- c. Select your beneficiaries and percentages. Total percentages must be equal to 100%.

21. Critical Illness Spouse:

- a. Coverage can be declined by selecting "I decline the Critical Illness Spouse plan".
- b. To elect coverage, click on the circle next to "Critical Illness Spouse". Spouse coverage can be elected for \$5,000 to \$30,000.
- 22. **BeWell:** By enrolling in Critical Illness, you will also be enrolled in the Be Well Benefit. This allows you to receive \$50 for getting a Be Well Benefit screening test.
 - a. Coverage can be declined by selecting "I decline the BeWell plan". <u>Decline if you have not enrolled in Critical Illness.</u>
 - b. To elect coverage, click on the circle next to "Be Well" and select Employee or Employee& Spouse.
- 23. <u>Accident Insurance:</u> Pays a lump sum cash benefit to help take care of extra expenses, due to a an off the job accidental injury.
 - a. Coverage can be declined by selecting "I decline the Accident Insurance plan".
 - b. To elect coverage, click on the circle next to "Accident Insurance" and select from one of the four coverage options.
 - c. Select your beneficiaries and percentages. Total percentages must be equal to 100%.
- 24. <u>Hospital Indemnity:</u> Pays a lump sum cash benefit for Hospital stays resulting from accident or illness.
 - a. Coverage can be declined by selecting "I decline the Hospital Indemnity plans".
 - b. To elect coverage, click on the circle next to "Hospital Indemnity" and select from one of the four coverage options.
 - c. Select your beneficiaries and percentages. Total percentages must be equal to 100%.

- 25. **Short Term Disability:** The company provides Long Term Disability coverage to you at no cost, which goes into effect 90 days from your disability. Short term disability provides coverage for you for that 90-day period after completing a 7-day waiting period from your disability.
 - a. Coverage can be declined by selecting "I decline Short Term Disability plan".
 - b. Click on the circle next to "Short Term Disability" to show the amount that will be deducted from each paycheck.
- 26. **Long Term Disability:** The company provides Long Term Disability coverage to you at <u>no cost</u>, which goes into effect 90 days from your disability.
 - a. Click on the circle next to "Long Term Disability

27. **401(k) Notice**

- a. Acknowledgement of this notice is required regarding future 401(k) eligibility. You will receive additional information from Empower as you approach your eligibility date.
- 28. <u>Confirm your Elections:</u> This page will show all your elections and the total cost per pay period that will be deducted from your check.
 - a. If there is missing information, the system will notify you with a message at the top of the screen.
 - Example of missed information notification:

Confirm Your Elections or Changes



- b. If you missed an item or would like to change any items, you can use the Back button to navigate back to those pages or select the Plan Type link from the New Benefits menu.
- c. When you are happy with your selections, click submit at the top, right of the page to complete the online enrollment process.



If you have any questions or encounter any issues, please send an email to benefits@wilksbrothers.com or call 817-693-2890 to speak to a member of the Benefits Center.