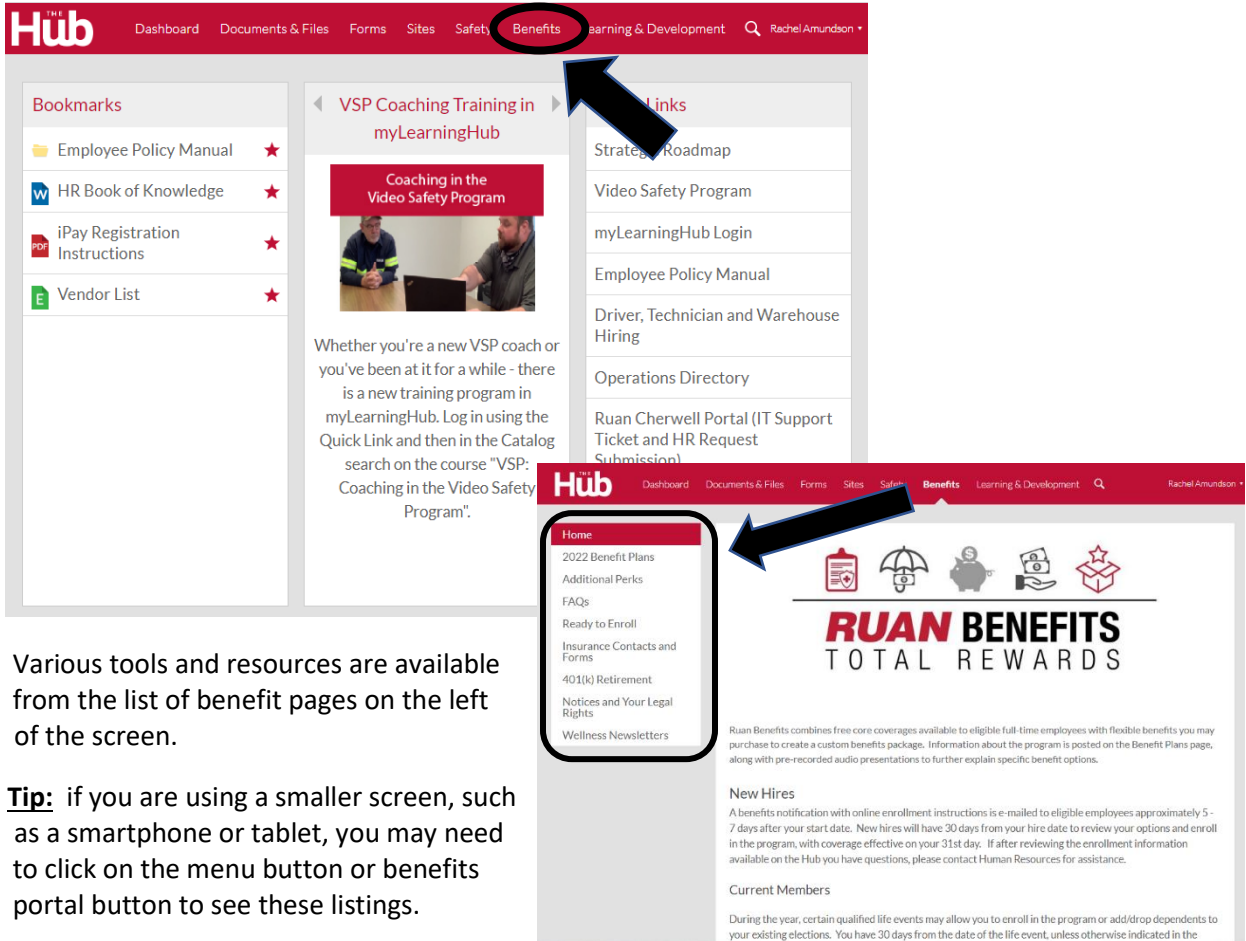


Ruan Benefits Enrollment Instructions

1. Before you enroll, make sure to review your benefits options, premium prices, and helpful resources available on the **Hub**. From the home page dashboard click on “**Benefits**” on the top red menu bar.

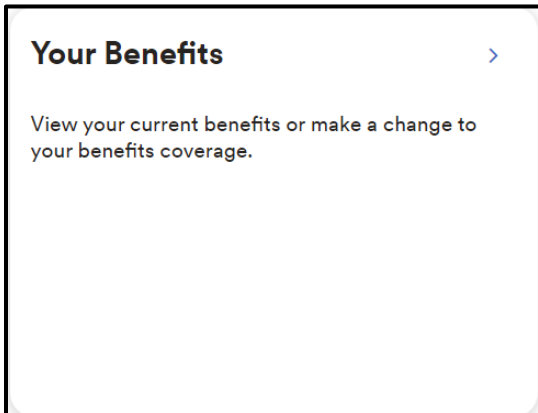


The image shows two screenshots of the Ruan Hub dashboard. The top screenshot shows the 'Benefits' menu highlighted in the top navigation bar. The bottom screenshot shows the 'Ruan Benefits Total Rewards' page with a sidebar menu containing links to 'Home', '2022 Benefit Plans', 'Additional Perks', 'FAQs', 'Ready to Enroll', 'Insurance Contacts and Forms', '401(k) Retirement', 'Notices and Your Legal Rights', and 'Wellness Newsletters'. A black arrow points from the 'Benefits' menu in the top screenshot to the 'Ready to Enroll' link in the bottom screenshot's sidebar.

Various tools and resources are available from the list of benefit pages on the left of the screen.

Tip: if you are using a smaller screen, such as a smartphone or tablet, you may need to click on the menu button or benefits portal button to see these listings.

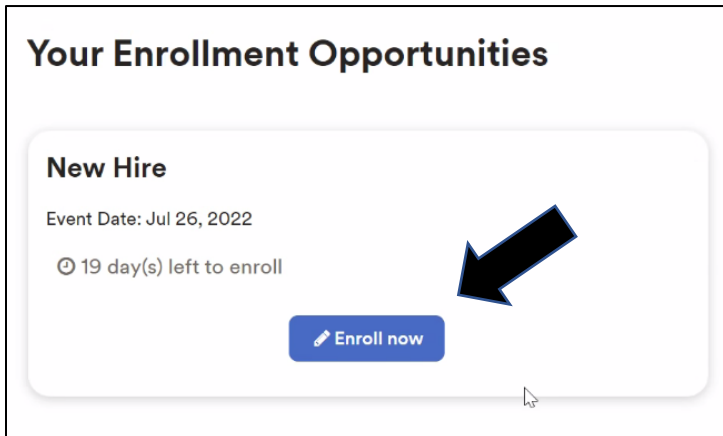
2. Login to your <https://my.adp.com> account; a Google Chrome web browser works best with this system. You may follow the link posted on the “**Ready to Enroll**” Benefits page of the Hub to access this site. Not registered with ADP yet? Follow the **iPay Registration Instructions** using Company Registration Code: Ruans-1932. (Note that both iPay and MyADP will direct you to the same website.)
3. From the MyADP dashboard, click on the **Your Benefits** tile.



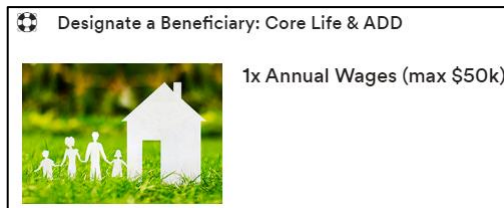
The image shows a screenshot of the 'Your Benefits' tile on the MyADP dashboard. The tile has a title 'Your Benefits' with a right-pointing arrow. Below the title is the text: 'View your current benefits or make a change to your benefits coverage.'

Ruan Benefits Enrollment Instructions—continued

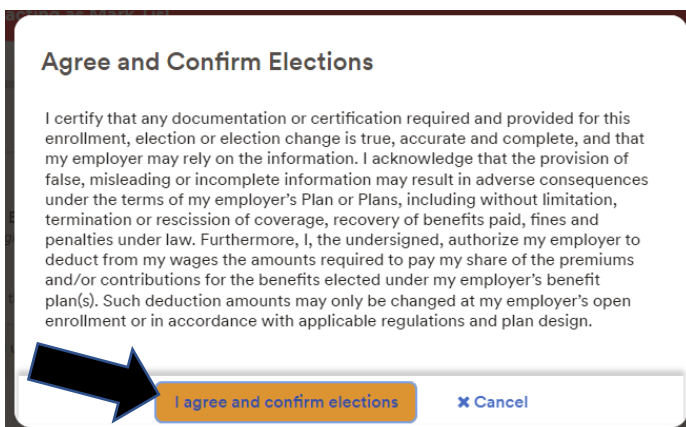
- If you are a New-Hire or Re-Hire eligible for Ruan Benefits, look for an Enrollment Opportunities square. Click on **“Enroll Now”**.



- Follow the prompts to enroll in your benefits.
 - If you do not want or need a particular plan, there is a **“Waive This Benefit”** option at the bottom of the window.
 - Don't forget to designate a beneficiary for your free company provided Core Life Insurance!



- Once you've chosen your benefits you must **“Agree and Confirm”** your elections to complete the process. The ADP Benefits system will then generate a confirmation as proof of your enrollment.



Questions?

Call the HR Hotline at 800-845-6675 option 4 or e-mail benefits@ruan.com.

After Your Benefits Enrollment

Each time you access your <https://my.adp.com> account you can click on the “**Your Benefits**” tile to access:

- **View Your Benefits**—review your Current Benefit elections plus you may access your prior saved confirmation statements under All Benefits.
- **Manage Information**—add or edit your life insurance beneficiaries, correct a dependent birthdate or spelling of their name, etc.
- **Report a Qualifying Event**—recently experience a life event that may require a change to your benefits? Make your changes here! The most common qualified life events include marriage or divorce, birth or adoption of child, a dependents loss or gain of other health coverage, your spouse changes jobs, and more.
 - **ADP’s Dependent Verification Services** will reach out to you via e-mail and/or letter asking for verification for certain life events, or to request supporting documentation to verify the eligibility of a dependent. *Failure to provide the requested information may result in your change event being reversed (canceled) retroactively to the date of change.*
 - .
- **View Forms and Documents**—some elections may require you to review and agree to certain terms and conditions (i.e. a Health Savings Account through Voya) or have follow-up tasks (i.e. complete an Evidence of Insurability/Underwriting questionnaire for a life insurance election). Access these documents here. You may also view the Employee Benefits Guide booklet and current Summary Plan Descriptions (SPDs).

The screenshot displays a user interface for managing benefits. It is organized into four quadrants:

- Top Left: View Your Benefits**
 - Current Benefits**: Review your current benefits. (Link with right arrow)
 - All Benefits**: Review benefits from previous years or for future changes. (Link with right arrow)
- Top Right: Manage Information**
 - Review information about you and others.
 - Manage info** button
- Bottom Left: Report a Qualifying Change**
 - Add or remove a dependent, or report a change in your life in order to make benefit changes.
 - Declare an event** button
- Bottom Right: View Forms and Documents**
 - View forms and documents related to your benefits.
 - View forms and documents** button