GKhrConnect Benefits End User Guide

The purpose of this user guide is to assist employees with enrolling in G&K benefits, making election changes mid-year as well as designating beneficiaries.

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How to Log into GKhrConnect and Navigate to Benefits Information

1. Sign on to www.gkhrconnect.com using your user ID and Password
   - Username: 6-digit person number
   - Password: Gks#1234 (1st time users in Nov. only)
   - Forgot password? Click Forgot Password to have emailed to them
   - *HR Solutions is escalation: 1.855.454.7463/hrsolutions@gkservices.com

2. Enter login criteria and press Sign In

3. Click on Navigator app

4. Click on Benefits located under My Information
5. From the Benefits page, you may perform the following tasks:
   a. View Current Benefits: Will be blank if no current enrollments
   b. View Future Benefits: Only during Open Enrollment
   c. View Your Cost Comparison information: Will be blank if no current enrollments
   d. Add Contacts (Dependent, Beneficiary and/or Emergency): Any potential dependents and beneficiaries must be first added as contacts.
   e. Add Beneficiary Organizations (e.g., Trust or Organization):
   f. Record a Life Event (Loss of other health insurance, gain of other group health coverage, death of dependent)
      i. If you are adding your spouse due to marriage or a child due to birth, click create under contacts and add the requested information. Once you add your spouse or child to your contact list, you will be able to enroll them into applicable benefits.

*If an employee has a Qualified Life Event (QLE) in 2015, connect with Lisa Truhlar 952-912-5609 to assist with the enrollment.
Add and/or Edit Contacts

Contacts are individuals you would like to designate as dependents or beneficiaries. *Note: for a contact to be a dependent for benefits they need to have the relationship of spouse or child. A beneficiary can be of any relationship type.

“Contacts” can be found in the upper right hand side of the benefits overview page.

1. To Edit or Create a contact:
   - Click on a contact’s name and then press the Edit icon
   - or -
   - Click on the Create icon
2. Enter or update the required information and Press **OK**. *Required fields are marked with an (*). To add SSN, click on the plus sign next to National ID and enter the information being requested.*

*Effective Start Date: Today’s date*

Please note: Adding and/or editing a contact does not automatically enroll the dependent into a health plan or designate the beneficiary under your life insurance plan(s). You must go through enrollment and enroll the dependent. See enrollment sections of this guide.
Add and/or Edit Beneficiary Organizations (Trusts)

1. Click the **Edit, Create (New), or Delete** icon to edit the Beneficiary Organization list.

2. To **Edit** or **Update**, enter the required information and Press **Save**. **Required fields are marked with an (*)**.

*Start date: Today’s date
*Beneficiary Type: Existing Organization -or- Trust

Please note: Adding and/or editing a beneficiary organization does not designate them as the beneficiary of your life insurance plan(s). You must go through enrollment and designate the beneficiary organization. See “Designate Beneficiary” section of this guide.
Enroll in Benefits at Open Enrollment or New Hire

1. From the Benefits Overview page, click the Change Benefit Elections button.

2. The Contacts page will open, providing another option to update all potential dependents and beneficiaries.

3. Press Continue.

4. A warning appears noting that you should make sure all potential dependents or beneficiaries are listed. Click Proceed to Enrollment to begin the process.

5. The Enrollment Authorization form opens. Read the Acceptance and Authorization statement. Click Accept. If the employee does not accept the authorization they will not be able to enroll.
6. You will be brought to the **Edit Benefits** section. The enrollment process consists of several pages for each of the benefit plans.

   - As you move through the enrollment process the **Total Cost to You** section will change as you make your elections. **This is your WEEKLY cost to you** including pretax and after-tax totals.

   ![Total Cost to You](image)

   - To begin enrollment, check the box for the benefit plan desired, or to waive coverage, select Waive Medical at the bottom of the list.

   *Note, to waive coverage you must select the box indicating the option to waive coverage.*

7. **To designate a dependent or beneficiary**, select the eligible **Dependent or Beneficiary** from the Dependents section at the bottom of the page. Click **Next** to move to the next benefit option. Continue this for all benefits.

   *Note: If you are not able to see the appropriate dependents listed below, make sure you’ve checked the box for the desired plan AND highlighted (turning it blue) the row of the plan. This should allow the appropriate dependents to appear at the bottom of the page.*
○ When enrolling in the HSA or an FSA, the Coverage to be entered is the annual amount the employee wants to contribute to the account.

*The Coverage level an employee elects is added into the Total Cost to You box

○ Enrollment in life insurance plans permits designation of beneficiaries, including Primary and Contingent Percentage allocations. At the bottom of the page, under the Beneficiaries section, check the box next to the person(s) you are designating as your primary and contingent beneficiary. On the right, enter the percentage amount allocated to that beneficiary. Allocation percentage amounts must equal 100% for primary and 100% for contingent beneficiary designations. Basic land AD&D is provided by G&K at no cost to you. Be sure to designate beneficiaries for both the basic life insurance plan (automatically enrolled), and supplemental life insurance plan if you elect this plan.
*Note: If you are not able to see the appropriate beneficiaries listed below, make sure you’ve checked the box for the desired plan AND highlighted (turning it blue) the row of the plan. This should allow the beneficiaries you entered in the contacts screen to appear at the bottom of the page.

- The **Coverage** is defaulted to the minimum for life insurance. Once an employee elects the coverage, they can change the coverage level (except supp child)

  - (Employee) Supp Life: 10,000 min/500,000 max (10,000 increment)
  - Supp Spouse Life: 10,000 min/100,000 max (10,000 increment)
  - Supp Child Life: 5,000/child up to age 26
Benefits Confirmation Page and Pending Action Items

Once enrollment is complete, you will land on the **Benefits Confirmation** page. Print this page by clicking on **Printable Page**.

If you see the pause symbol 🛑, as seen in the screenshot below, an action is required before an employee or dependent is approved for their benefit election. Enrollments with a green check ✔ under the suspended column will remain suspended until G&K has received proper documentation to approve the enrollment. To avoid any delays in enrollment, submit acceptable documentation immediately to HR Solutions (or Voya for Proof of Good Health) so enrollment status can be approved and updated.

Review the **Pending Action Items**. These items require action.

**Designate Beneficiary** = Click Change Benefit Elections and designate a beneficiary for your basic and supplemental life insurance plan (if you elected supplemental life) by navigating to the life and disability screen. Highlight the plan row, scroll down, and enter allocation percentages for beneficiary(ies) listed. If a contact is not listed you would like to make a beneficiary, click cancel, and add the person in the contacts pane from the Benefits Overview screen.

**Enrollment Certification Required: Proof of good health** = If you enrolled in or increased your supplemental life insurance, a proof of good health or Evidence of Insurability (EOI) form needs to be completed and submitted to Voya at PO Box 20, Mail Stop 4-S, Minneapolis, MN 55440, or by fax at 612.467.7262. Blank Forms can be found on and printed from [www.gkbenefits.com](http://www.gkbenefits.com) under the forms folder.
**Dependent Requires Certification: Dependent Name** = When adding a dependent, you must verify their relation to the employee. To do this, please submit required supporting documentation. For a list of acceptable dependent eligibility documents, please see eligibility section - page 2 in the benefits book found on www.gkbenefits.com.

Once appropriate documentation has been received the green check ✓ will move from the suspended to the enrollment status column, indicating enrollments are complete.

### Benefits Overview

**Manage Benefits Space**

<table>
<thead>
<tr>
<th>Current Benefits</th>
<th>Future Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>G&amp;K US Benefits</td>
</tr>
<tr>
<td>Currency</td>
<td>USD</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Coverage Level</th>
<th>Coverage Start Date</th>
<th>Coverage End Date</th>
<th>Suspended</th>
<th>Enrollment Status</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HSA 3000:Employee + Spouse</td>
<td>1/1/16</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health Savings Account-Family</td>
<td>1/1/16</td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

You may return to the benefit enrollment page and make updates during the enrollment period by clicking the **Change Benefit Elections** button.

a. Once your enrollment period ends, you will only be able to make changes during the next annual enrollment unless you have a qualifying life event (QLE) within the calendar year.

You can visit the benefit enrollment page at any time throughout the year and download your **Benefits Confirmation and Summary** from the **Print Benefits Report** drop down.
Example of a Benefits Confirmation and Summary

Dear [Name],

As a result of your Open Enrollment event on date 1/1/16, you have elected the following benefits. You have also authorized deductions from your compensation for any and all elected or required contributions or costs.

You acknowledge that by electing benefits, you are authorizing deductions with respect to those benefits that will remain in effect at least until the next open enrollment period, or until you are able to make a change to your benefits as a result of a qualifying life event. You recognize that this election of benefits as stated below will carry over for each subsequent plan year, to the extent such benefits continue to be offered, unless you elect otherwise in a subsequent enrollment period.

Suspended Elections, Interim Coverage and Action Items

The following elections that you have made are suspended for the stated reason. The following actions are required by you by the specified date to clear any suspended elections. If you do not complete the actions below by the specified date, you will be assigned the default interim coverage plan as shown:

<table>
<thead>
<tr>
<th>Suspended</th>
<th>Interim Coverage</th>
<th>Action Item</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental Life</td>
<td></td>
<td>Designate Beneficiary</td>
<td>1/31/16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Enrollment Certification Required</td>
<td>11/6/15</td>
</tr>
<tr>
<td>Supplemental Spouse Life</td>
<td></td>
<td>Enrollment Certification Required</td>
<td>2/15/16</td>
</tr>
</tbody>
</table>

Benefits Selections

<table>
<thead>
<tr>
<th>Plan</th>
<th>Option</th>
<th>Coverage</th>
<th>Original Coverage Start Date</th>
<th>Coverage Start Date</th>
<th>Coverage End Date</th>
<th>Employees Weekly Cost</th>
<th>Employer Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA 3000</td>
<td>Employee + Spouse</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>12/31/15</td>
<td>123.52</td>
<td>153.4</td>
<td></td>
</tr>
<tr>
<td>Basic Life</td>
<td>0,000</td>
<td>4/21/15</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>9</td>
<td>1.2</td>
<td></td>
</tr>
<tr>
<td>Basic ALDP</td>
<td>0,000</td>
<td>4/21/15</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>9</td>
<td>0.16</td>
<td></td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>4/6/15</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>9</td>
<td>128.75</td>
<td></td>
</tr>
<tr>
<td>Employee Assistance Plan</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>1/1/15</td>
<td>9</td>
<td>0.38</td>
<td></td>
</tr>
</tbody>
</table>
Change Benefit Elections - Qualifying Life Event

What is a qualifying life event? Below is a list of some of the more common qualifying life events:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- Placement of a foster child or legal guardianship of a child
- Change in employment status for your spouse or dependent that affects benefit eligibility, including termination or commencement of employment
- You or your spouse returns from unpaid leave of absence
- You or your dependent becomes eligible or loses eligibility for Medicare or Medicaid
- The death of your spouse or dependent
- Court-ordered coverage of your child by you or your spouse, allowing you to add or drop the child’s coverage
- Change in place of residence that affects eligibility for you, your spouse or dependent
- Change in your employment that affects benefits eligibility (working less than 30 hours per week on a regular basis)
- Loss of child care/elder care provider or a significant cost increase or a change in your daycare provider (applicable only to the dependent care flexible spending account)
- Eligibility for Medicaid or Children’s Health Insurance Program (CHIP) coverage
- Termination of Medicaid or Children’s Health Insurance Program (CHIP) coverage because you or your dependents are no longer eligible

Birth of a child:

2. Click on the Navigator application.
3. Select Benefits under My Information.
4. Add your new child by clicking create in the Contacts pane on the right. Enter the following information about your new child:
   a. Effective date: Date of birth of child
   b. First and Last name
   c. Gender
   d. Date of Birth
   e. Relationship: Child
   f. Enter SSN by clicking on the plus sign next to National ID
5. Click OK.
7. Press Continue to begin enrollment.
8. Follow steps in Enrollment Section of this document.
9. Review and submit enrollment.
10. Click on Printable Page, and print the Benefits Confirmation page. This page has very important information about pending action items needed to be completed for your
enrollment to be approved. For more information see the Benefits Confirmation Page section of this guide.

11. Click Done (this will bring you back to the Benefits Overview page).

12. Send dependent eligibility and qualifying life event verification documents within 30 days of the new child’s date of birth to HR Solutions at hrsolutions@gkservices.com or by fax at 952.912.5912. For a list of acceptable dependent eligibility documents, please see eligibility section - page 2 in the benefits book found on www.gkbenefits.com.

Qualifying life verification document to send for proof of birth: Copy of birth certificate or crib card listing employee as a parent.

Marriage - Adding Spouse:

2. Click on the Navigator application.
3. Select Benefits under My Information.
4. Add your new spouse by clicking create in the Contacts pane on the right. Enter the following information about your new spouse:
   a. Effective date: Date of marriage
   b. First and Last name
   c. Gender
   d. Date of Birth
   e. Relationship: Spouse
   f. Enter SSN by clicking on the plus sign next to National ID
5. Click OK.
7. Press Continue to begin enrollment.
8. Follow steps in Enrollment Section of this guide.
9. Review and submit enrollment.
10. Click on Printable Page, and print the Benefits Confirmation page. This page has very important information about pending action items needed to be completed for your enrollment to be approved. For more information see the Benefits Confirmation Page section of this guide.
11. Click Done (this will bring you back to the Benefits Overview page).
12. Send dependent eligibility and qualifying life event verification documents within 30 days of the date of marriage to HR Solutions at hrsolutions@gkservices.com or by fax at 952.912.5912. For a list of acceptable dependent eligibility documents, please see eligibility section - page 2 in the benefits book found on www.gkbenefits.com.

Qualifying life verification document to send for proof of marriage: Copy of marriage certificate.

Divorce - Removing a Spouse:

2. Click on the Navigator application.
3. Select Benefits under My Information.
4. Remove your spouse by highlighting their information in the contacts pane at the top right of the page. Click Edit.

5. In the spouse’s contact information, change:
   a. Effective date: Date divorce decree was signed
   b. Relationship: Ex Spouse

6. Click OK.
8. Press Continue to begin enrollment.
10. On the medical screen, scroll down and uncheck the box in the contacts list.
11. Scroll up and check the Employee or Employee + child(ren) coverage level. If enrolling children, select the Employee + Child(ren) coverage level. Scroll down and check the box next to each child to be enrolled in the benefit plan.
12. Do this for each benefit the spouse should be removed from.
13. Review and submit enrollment.
14. Click on Printable Page, and print the Benefits Confirmation page. This page has very important information about pending action items needed to be completed for your enrollment to be approved. For more information see Benefit Confirmation Page section of this document.
15. Click Done (this will bring you back to the Benefits Overview page).
16. Send qualifying life verification documents within 30 days of the date the divorce decree was signed to HR Solutions at hrsolutions@gkservices.com or by fax at 952.912.5912.

**Qualifying Life Verification documents to send in for proof of divorce:** Signed divorce decree.

**Death of Dependent - Removing a Dependent:**

To remove dependent from insurance, send a copy of the death certificate to HR Solutions at hrsolutions@gkservices.com or by mail to 5995 Opus Parkway Suite 500, Minnetonka, MN 55343.

**Terminate benefits due to gain of other group health coverage:**

2. Click on the Navigator application.
3. Select Benefits under My Information.
4. On the Benefits Overview page, under Record Life Events, select Gain of Other Group Health Coverage.
5. Enter Life Event Occurred Date: Date other coverage is effective.
7. Click on Continue to proceed to enrollment screens.
8. Under the medical enrollment screen:

   Example 1: If removing a dependent because they gained other coverage (i.e. child gained other group coverage, spouse gained other group coverage coverage):

   A. Click on current election row, highlighting it blue. Scroll down and uncheck the box next to the dependent(s) being removed from benefit.

   B. Check the box of the new enrollment coverage level due to gain of other coverage. If keeping any dependents enrolled, highlight the row of the plan, scroll down and check the box next to the dependent to be enrolled.

   C. Follow steps A-C in each of the benefit screens.

   D. Review and Submit enrollments.

   E. Click on Printable Page, and print the Benefits Confirmation page. This page has very important information about pending action items needed to be completed for your enrollment to be approved. For more information see the Benefits Confirmation Page section of this guide.

   F. Click Done (this will bring you back to the Benefits Overview page).

   G. Send qualifying life verification documents within 30 days of the effective date of the other coverage was gained to HR Solutions at hrsolutions@gkservices.com or by fax at 952.912.5912.

   Qualifying life verification documents to send in for gain of other coverage qualifying life event: Document listing the first and last name of each
dependent gaining other coverage. Document must include the effective date of the new coverage.

Example 2: If removing coverage for dependents and employee (i.e. entire family gained other group health coverage):

A. Click on current election row highlighting it blue and uncheck the box.
B. Scroll down if necessary and check the box next to Waive Medical.
H. Follow steps A-B in each of the benefit screens for all benefits being waived due to gain of other coverage.
L. Click on Continue to proceed to enrollment screens.

Qualifying life verification documents to send in for gain of other coverage qualifying life event: Document listing the first and last name of each dependent and employee gaining other coverage. Document must include the effective date of the new coverage.

Enroll in benefits due to loss of other group health coverage:

2. Click on the Navigator application.
3. Select Benefits under My Information.
4. On the Benefits Overview page, under Record Life Events, select Gain of Other Coverage.
5. Enter Life Event Occurred Date: Day after previous coverage ended.
7. Click on Continue to proceed to enrollment screens.
9. Follow steps in the Enrollment section of this guide.
10. Review and submit enrollment.
11. Click on Printable Page, and print the Benefits Confirmation page. This page has very important information about pending action items needed to be completed for your enrollment to be approved. For more information see the Benefits Confirmation Page section of this guide.
12. Click Done (this will bring you back to the Benefits Overview page).
13. Send dependent eligibility and qualifying life verification documents within 30 days of the loss of other group coverage to HR Solutions at hrsolutions@gkservices.com or by fax at 952.912.5912.
952.912.5912. For a list of acceptable dependent eligibility documents, please see eligibility section - page 2 in the benefits book found on www.gkbenefits.com.

Qualifying life event verification documents to send in for loss of other group coverage: Certificate of Creditable Coverage or letter from the previous insurance carrier indicating the date the coverage was cancelled, listing individuals whose coverage was cancelled.