

# Diversified Global Graphics Group

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## Open Enrollment

November 2020

The logo for oswald PRIVATE EQUITY, with 'oswald' in a large, red, serif font and 'PRIVATE EQUITY' in a smaller, black, sans-serif font below it. The logo is partially overlaid by a large, semi-transparent white arch shape.

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PRIVATE EQUITY



# Agenda

- 1** Current Vendor Relationships
- 2** Timeline for Elections
- 3** Your Benefits
- 4** Employee Contributions
- 5** Health Savings Account
- 6** Next Steps
- 7** Questions

# Insurance Carriers and Providers

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# — Insurance Carriers and Providers – No Change

Diversified Global Graphics Group

<b>BENEFITS</b>	<b>CARRIER</b>
Medical	UnitedHealthcare
Dental	UnitedHealthcare
Vision	UnitedHealthcare
Life/AD&D	Guardian
Long Term Disability	Guardian

# Timeline for Elections

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# — Timeline for Elections

## Diversified Global Graphics Group

- DG3 will be offering benefits to all eligible full-time employees working **30+ hours per week**.
- Changes to your benefits and elections can be made:
  - As a new hire
  - During the annual enrollment period each year
  - Within 31 days of a qualifying life event  
*(examples: loss of coverage, divorce, new baby, marriage)*

**If you are making changes to your current benefit elections, please complete the necessary enrollment forms. Forms can be downloaded on the [www.mydg3benefits.com](http://www.mydg3benefits.com) benefits portal!**

**If you are not making changes and wish to maintain your current benefit elections, then no action is required. Your current benefits will roll over into 2021.**

***DG3 will accept elections from November 16<sup>th</sup> to December 16<sup>th</sup>.***

**Visit [www.mydg3benefits.com](http://www.mydg3benefits.com) for more information!**

# Your Benefits

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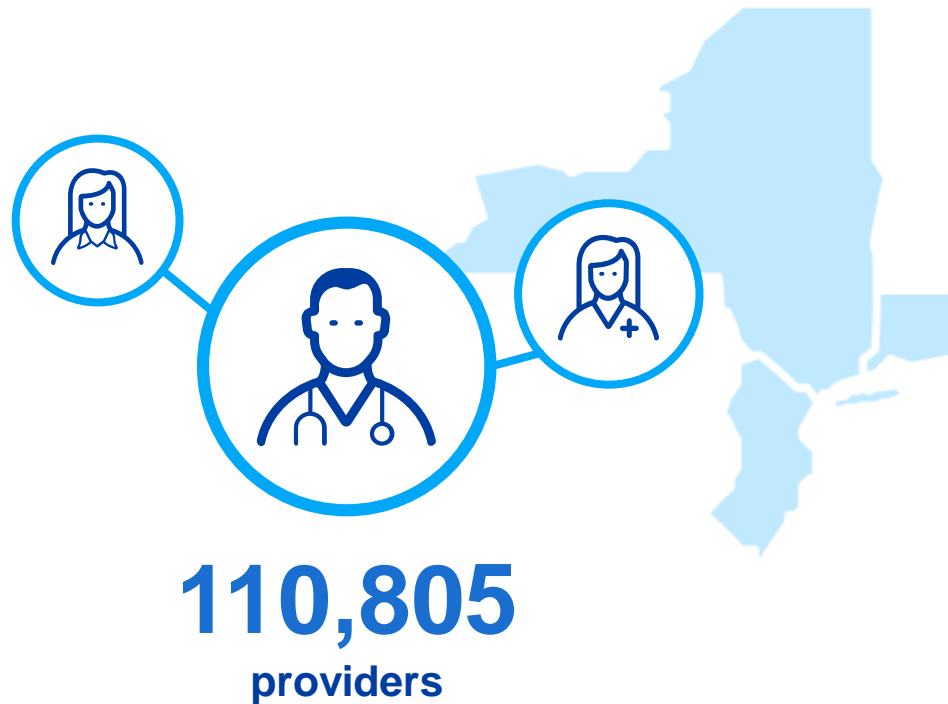
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**Your plan benefits.**



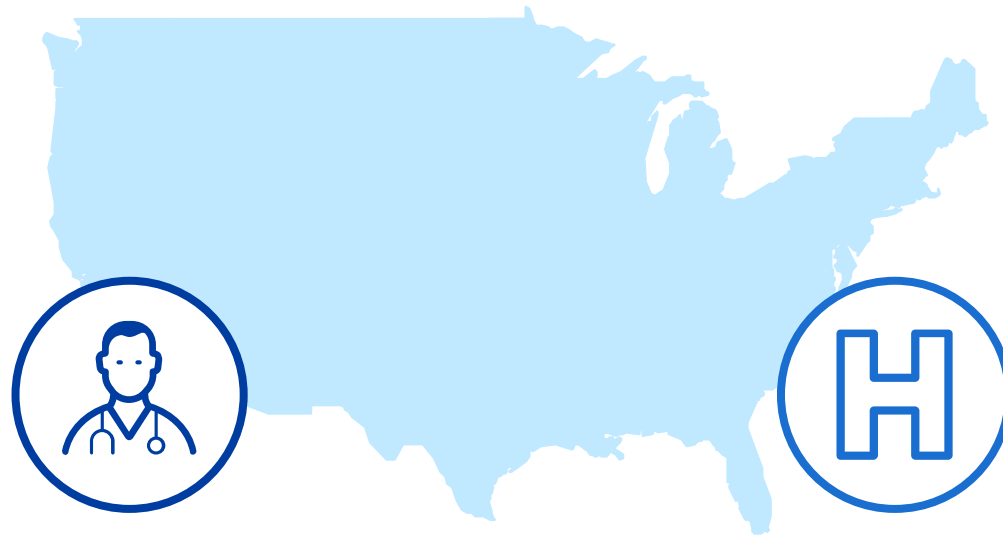
# Freedom Network.



**The Freedom Network** gives you access to more than **110,805 providers** in the tri-state area (New York, New Jersey and Connecticut).\*

\* Network Report, January 2019. This data represents all participating (network) providers except ancillary providers (e.g., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than 1 specialty, and/or practice at more than 1 location, are counted only once and at only 1 location.

# Choice Plus National Network.



**1,123,084\***  
physicians and health care  
professionals nationwide

**5,773\***  
hospitals throughout  
the country

The Choice Plus network isn't available with all plans, including the Oxford small group products sold through the NY State of Health Marketplace.

\* Data as of March 31, 2020.

# Medical – Freedom HSA Direct



	In the Network	Out of the Network
<b>Deductible*—Before the plan pays, you'll pay all costs up to:</b> (Employee/Family)	\$2,500/\$5,000	\$2,500/\$5,000
<b>Out of Pocket Maximum (Includes deductible) – The most you will pay:</b> (Employee/Family)	\$4,000/\$8,000	\$6,000/\$12,000
<b>Coinsurance – Your responsibility after the deductible is met:</b>	10% Coinsurance	30% Coinsurance
<b>Preventative Care</b>	Covered at 100%	Deductible & 30% Coinsurance
<b>Outpatient Care</b>		
• Primary Care Physician Office Visits	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
• Specialist Office Visit	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
• Outpatient Surgery	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
<b>Laboratory Services</b>	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
<b>Radiology Services</b>	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
<b>Hospital Care</b>	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
<b>Emergency Care</b>	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
<b>Urgent Care</b>	Deductible & 10% Coinsurance	Deductible & 30% Coinsurance
<b>Prescription Drug – Retail (30 day supply)</b>	\$5 / \$30 / \$60	Covered at participating pharmacies only
<b>Prescription Drug – Retail (90 day supply)</b>	\$10 / \$60 / \$120	Covered at participating pharmacies only

# UnitedHealth Premium<sup>®</sup> Program providers.



Look for the hearts.



**Premium Care  
Physician**



**Quality Care  
Physician**



**Quality Not  
Evaluated**



**Does Not Meet  
Quality**

# Terms to know.



## Copayment

A fixed amount of money you pay a provider for a covered visit or prescription.

## Deductible

The amount you'll need to pay before your plan starts to pay for covered services.

## Coinsurance

The percentage you pay as your share of a covered health care service.

## Out-of-pocket limit

The most you could pay during a coverage period (usually 1 year) for your cost share of covered services. After you meet this limit, the plan will usually pay 100 percent of the allowed amount.

## Preventative care

Routine health care, including screenings, checkups and patient counseling to prevent or discover illness, disease or other health problems.

**LEARN** health insurance basics.  
Visit [welcometouhc.com/oxford](https://www.welcometouhc.com/oxford).



**Preventive care has  
100% coinsurance in  
our network.**

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

# Your pharmacy benefit: OptumRx®.



## Set up your online account.

- Manage your home delivery medications.
- Set up email or text message\* reminders.
- Check your order status.



## Use a network pharmacy.

- Log in to your health plan member website.
- Call the toll-free phone number on your health plan ID card.

\* OptumRx provides this service at no additional cost to you. Standard message and data rates charged by your carrier may apply.

# Understand your pharmacy benefits.

## Know the coverage requirements for your medication.



**Check your  
Prescription Drug  
List (PDL).**



**Talk to your doctor.**



**Find information on  
your health plan  
member website.**



# Participating Labs.

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**Both Labcorp and Quest are In-Network with Oxford.**

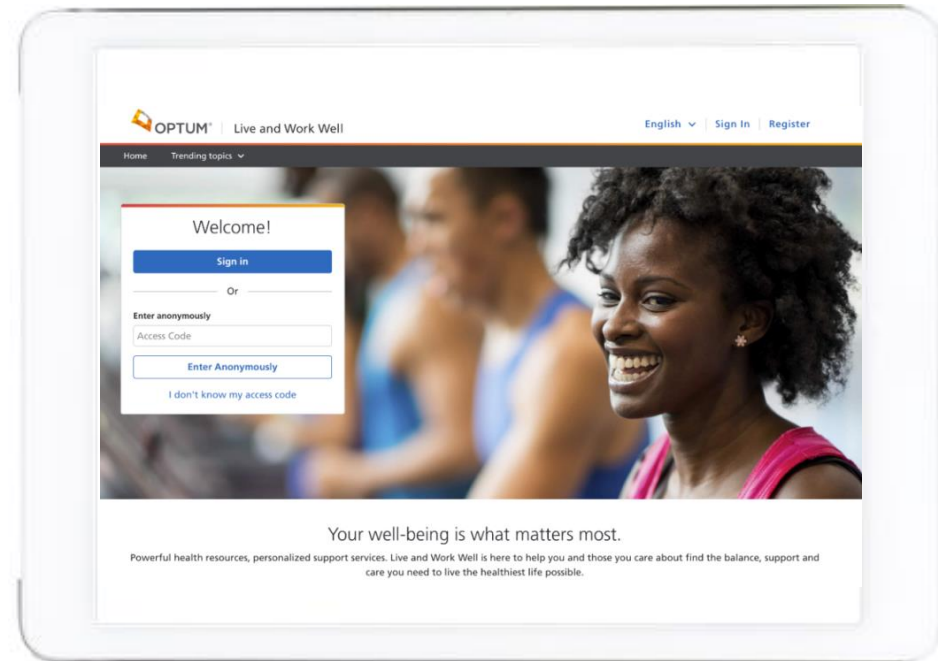


# Your behavioral health benefit.

## Well-being for work and life.

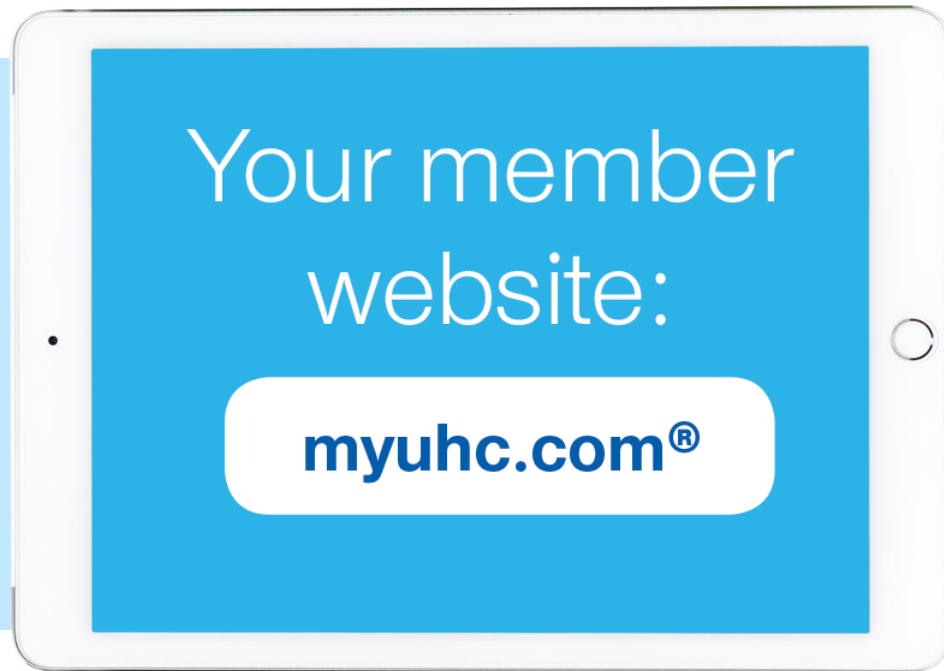
Resources and counseling to help you address issues such as:

- ✓ Depression, anxiety or stress
- ✓ Drug or alcohol abuse
- ✓ Grief and loss
- ✓ Relationship problems
- ✓ Domestic violence
- ✓ Eating disorders
- ✓ Medication management



To find out more, visit [liveandworkwell.com](https://liveandworkwell.com).

# Go digital and get the most out of your benefits.



- Find network providers and locations.
- Manage claims, track expenses and pay bills.
- View benefit cost details.



## Download the UnitedHealthcare® app.

Access your benefits and get help anytime, anywhere with the UnitedHealthcare **app**.

# Member Website - myuhc.com



En Español



**Sign in**

Use your HealthSafe ID® or existing credentials to sign in.

**Username**

**Password**

Remember me [Help](#)

**Sign in**

[Forgot username or password?](#)

[New to this website?](#)

**Register now**

## Sign in for a personalized view of your benefits.

Find information and tools designed to make it easier to use your benefits. It takes just minutes to **register** - and you'll instantly get 24/7 access to manage your plan.

## Your health care resource when you're on the go.

Use the app to easily:



Estimate costs.

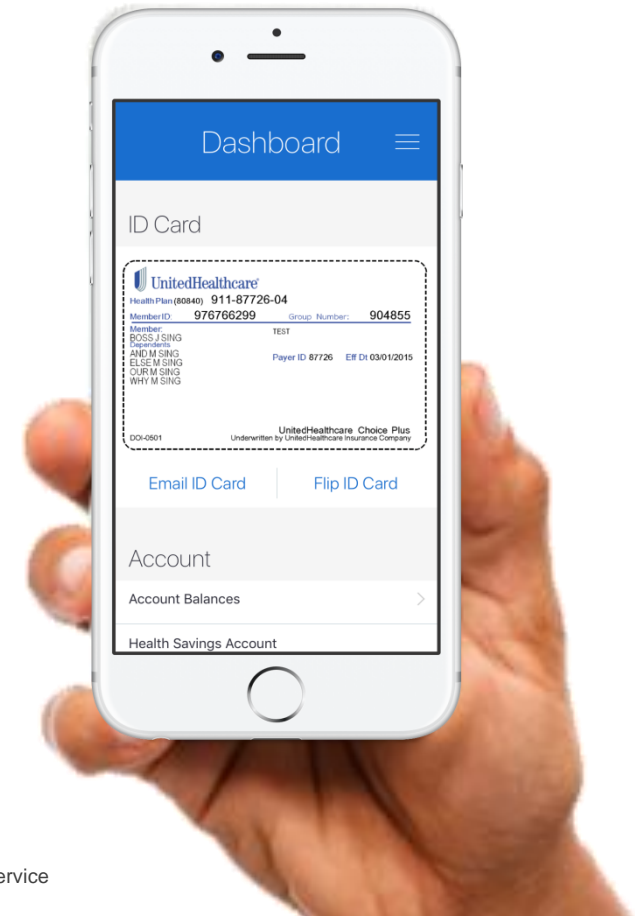


Access important information.



Get real, personal care.

Download the app:



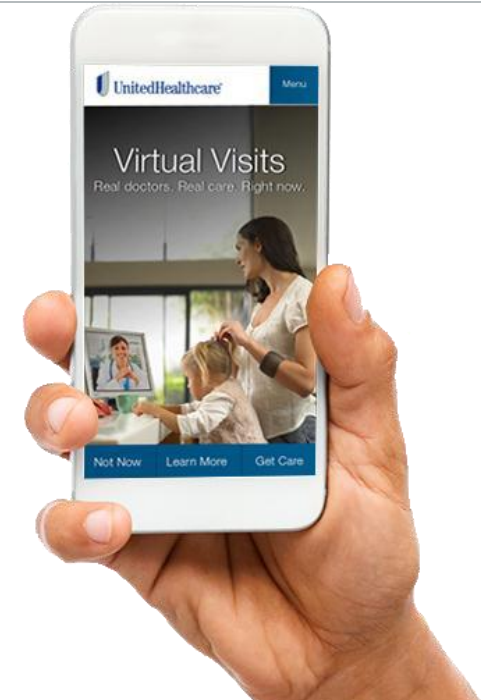
Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play and the Google Play logo are trademarks of Google Inc.

# See a doctor anywhere, anytime.

## Virtual Visits

- Get access to care online, at any time.
- See and talk to a doctor from your mobile device\* or computer.
- Physicians can diagnose and prescribe medications.
- Visits typically take less than 20 minutes.<sup>1</sup>



**NOTE: There is a cost for this service.**

\*Claim rates are negotiated with each Virtual Visit Provider group and will vary.

\*\*The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.

<sup>1</sup> Average based on monthly data reports from Virtual Visit providers.

# When to use Virtual Visits.

## Virtual Visits are appropriate for:

- ✓ Allergies
- ✓ Bladder infections
- ✓ Bronchitis
- ✓ Coughs/colds
- ✓ Diarrhea
- ✓ Fevers
- ✓ Flu
- ✓ Headaches/migraines
- ✓ Pink eye
- ✓ Rashes
- ✓ Sinus infections
- ✓ Sore throats
- ✓ Stomachaches
- ✓ And more

ER ER  
ER ER

25%

of ER issues can  
be diagnosed  
and treated via  
Virtual Visit.<sup>1</sup>



<sup>1</sup> Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low acuity and could be treated in a Virtual Visit, primary care physician or urgent/convenient care setting.

# Sweat Equity Program.

## Get rewarded for getting in shape.

- ✓ Available to members of eligible Oxford medical benefit plans.
- ✓ Go to the gym or an exercise class 50 times in 6 months.
- ✓ Combine your fitness facility visits with your fitness classes.
- ✓ Get reimbursed up to \$200 in a 6-month period.\*



\* Applicable to subscribers only and subscriber's covered spouse; \$100 maximum covered spouse reimbursement.



# Sweat Equity Program.

## So many ways to get fit and get rewarded.

- ✓ Aerobics
- ✓ Boot camps
- ✓ Boxing/Kickboxing
- ✓ CrossFit®
- ✓ Indoor rock climbing
- ✓ Martial arts
- ✓ Personal training
- ✓ Pilates
- ✓ Pure Barre®
- ✓ Standard gyms, including YMCAs and community centers where fitness services are offered
- ✓ Swimming
- ✓ Tennis/Racquetball
- ✓ TRX
- ✓ Weight/Resistance
- ✓ Yoga
- ✓ Zumba®

# Real Appeal.



A step-by-step, personalized program that offers members tools to help them lose weight and up to a full year of support for lasting weight loss.

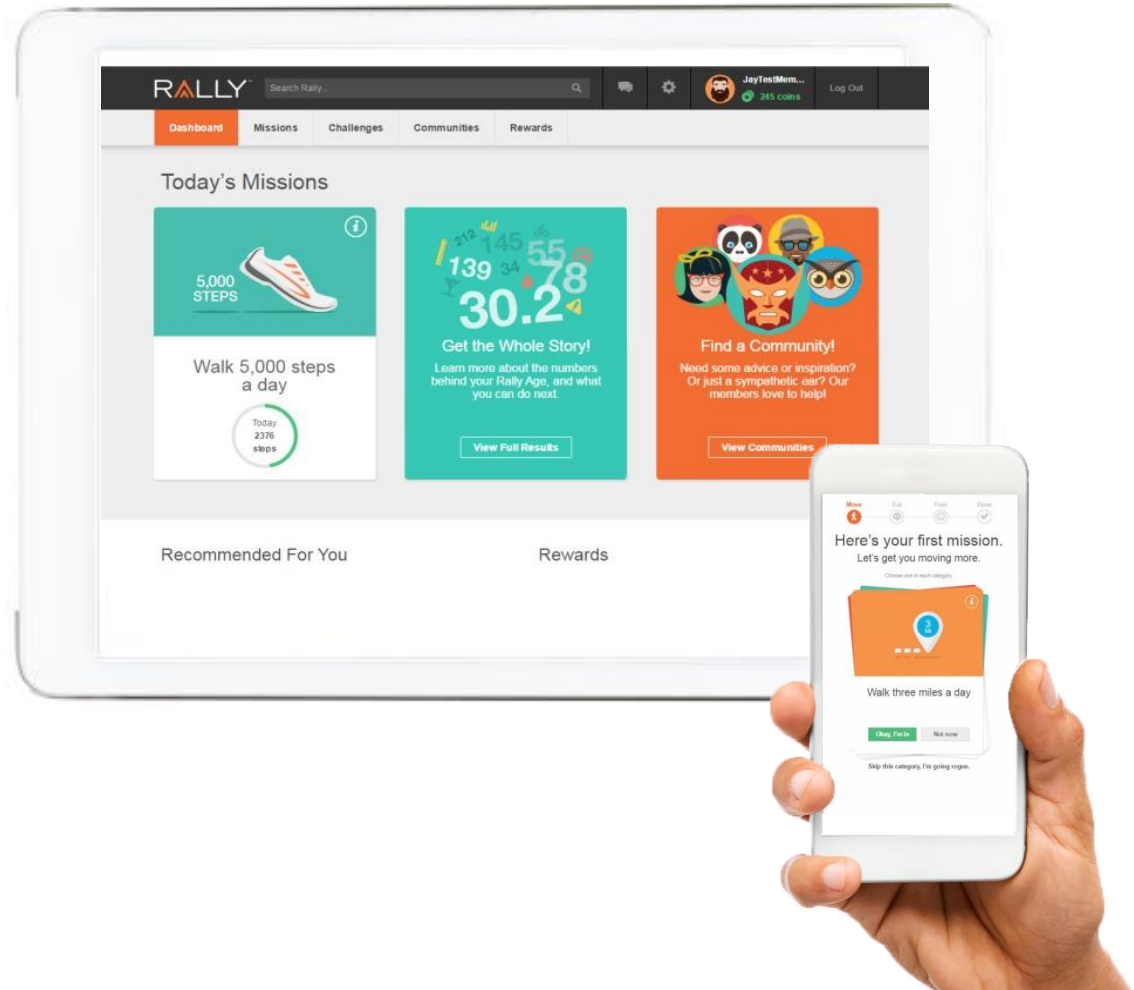
## Get started: Personal Missions.

- Get started with the Health Survey.
- Receive suggested action steps, or “Missions.”
- Track your promotions, reminders and accomplishments.

## Get connected.

- Join an online Challenge.
- Share your accomplishments with others.
- Connect with a personal wellness coach.

# RALLY®



# Quit For Life: Support to help you quit tobacco for good.

## Quitting can be hard. But it's not impossible.

The Quit For Life program provides support to quit tobacco through an easy-to-use, clinically proven program that can be customized to your needs. You choose the support you want in the method you prefer:



Online



App



Quit Coach®



Text2Quit®

## 24/7 Substance Use Treatment Helpline



There's hope for substance use disorder, a treatable disease, and we're here to help.

The 24/7 Substance Use Treatment Helpline is a benefit of your health plan, and **available for \$0 out of pocket.**

This service is **completely confidential.**

Callers may remain **anonymous.**

Helpline available **24 hours a day, 7 days a week.**

**Call the Substance Use Treatment Helpline at 1-855-780-5955**, 24 hours a day to speak with a substance use recovery advocate who will listen, provide support and develop personalized recovery plans.

# You don't have to face cancer alone.



## The Cancer Support Program offers caring support when members need it most.

- Members connect with nurses specially trained in oncology for support throughout their treatment.
- Members receive support exploring options and guidance on questions about managing symptoms and side effects.

**Cancer Support Program** is available 8 a.m. and 8 p.m. ET, Monday through Friday- **1-866-936-6002**

Whether it's finding care or managing a complex health condition, you'll get help whenever you need it.



## Have a health plan question? Just ask.

We are here to help you find information and resources—plain and simple.

- Have questions about your health care benefits?
- Need help resolving a claim?
- Not sure where to go for care?
- Have questions about a recent screening or test?
- Can't find a doctor?

As a member, you can call the number on your health plan ID card.



# UHC Dental Plans

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

MT-1176266.1 9/18





# Giving you freedom of choice



**See any network dentist to receive discounted rates.**



**Preventive care is covered 100% in the network.**



**Get coverage on hundreds of services.**  
Includes crowns, braces, fillings and more.



**Wellness benefits to help you stay healthier.**  
Plan includes extra cleanings during pregnancy and oral cancer screenings for adults.



**There's no need to get referrals to see a specialist.**

# UHC Dental - National Options PPO 30 8P483 – Passive



	In the Network	Out of the Network
<b>Deductible*—Before the plan pays, you'll pay all costs up to:</b>		
Employee/Family	\$25/\$75	\$25/\$75
<b>Diagnostic and Preventative Services:</b>	100%	100%
<b>Basic Dental Services:</b>		
Restorations	80%	80%
Simple extractions	80%	80%
Emergency treatment/general services	80%	80%
Endodontics	80%	80%
Periodontics	80%	80%
Oral surgery	80%	80%
<b>Major Dental Services:</b>		
Crowns and bridges	60%	60%
Dentures	60%	60%
Implants	60%	60%
<b>Orthodontic Services</b>	50%	50%
<b>Annual maximum—This is the most the plan will pay in the plan year.</b>	<b>\$1,500</b>	<b>\$1,500</b>

\*Preventive care is covered 100%; you don't need to worry about these costs or payments.  
Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

# UHC Dental - National Options PPO 30 8P484 – Active



	In the Network	Out of the Network
<b>Deductible*—Before the plan pays, you'll pay all costs up to:</b>		
Employee/Family	\$50/\$150	\$50/\$150
<b>Diagnostic and Preventative Services:</b>	100%	100%
<b>Basic Dental Services:</b>		
Restorations	90%	75%
Simple extractions	90%	75%
Emergency treatment/general services	90%	75%
Endodontics	90%	75%
Periodontics	90%	75%
Oral surgery	90%	75%
<b>Major Dental Services:</b>		
Crowns and bridges	60%	50%
Dentures	60%	50%
Implants	60%	50%
<b>Orthodontic Services</b>	50%	50%
<b>Annual maximum—This is the most the plan will pay in the plan year.</b>	<b>\$1,500</b>	<b>\$1,000</b>

\*Preventive care is covered 100%; you don't need to worry about these costs or payments.  
Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

# UHC Dental – Select Managed Care



	In the Network
<b>Preventive</b>	
Children and adults	See Copay Schedule
<b>Basic dental services:</b>	
Restorations	See Copay Schedule
Simple extractions	See Copay Schedule
Emergency treatment/general services	See Copay Schedule
Endodontics	See Copay Schedule
Periodontics	See Copay Schedule
Oral surgery	See Copay Schedule
<b>Major dental services:</b>	
Crowns and bridges	See Copay Schedule
Dentures	See Copay Schedule
<b>Annual maximum—This is the most the plan will pay in the plan year.</b>	<b>None</b>

\*Preventive care is covered 100%; you don't need to worry about these costs or payments. Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

# How to search for a dental provider

- 1 Log in **uhc.com**
- 2 At the top right, click **Find a Doctor**
- 3 Under 'General Directory', click **Find a Dentist**
- 4 From the drop down box, select **National Options PPO 30 Network**
- 5 Search for a dentist by **Location, Dentist, Name or Practice Name**





# UHC Vision Plan





UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

MT-1176268.1 9/18



# Network Vision Benefit

Service/Product: Vision Benefit	Benefit Frequency	Network Copay/ Allowance
 <p><b>Comprehensive eye exam</b></p>	Every <b>12</b> months	<b>\$20</b> copay
 <p><b>Frames</b></p>	Every <b>24</b> months	<b>\$150</b> allowance
 <p><b>Eyeglass lenses</b></p> <ul style="list-style-type: none"> <li>• Choice of single-vision or lined bi-focal, tri-focal or lenticular lenses</li> <li>• Standard scratch-resistant coating</li> </ul>	Every <b>12</b> months	<b>\$20</b> copay
<p style="text-align: center;">or</p> <p><b>Contact lenses</b></p> <ul style="list-style-type: none"> <li>• Lens fitting</li> <li>• Covered selection of contact lenses (up to 4 boxes)</li> </ul>	Every <b>12</b> months	<b>\$20</b> copay
 <p><b>Elected contact lenses</b></p> <ul style="list-style-type: none"> <li>• Contact lenses outside the covered selection</li> </ul>	Every <b>12</b> months	<b>\$105</b> allowance

## Steps to print your Vision ID card

Your ID card will be personalized with your name, member ID, as well as your exam and materials copy amounts.

- 1 Go to [myuhcvision.com](https://myuhcvision.com).
- 2 Log in or register. Do not register if you also have medical coverage with UnitedHealthcare. Use the single sign-on option through [myuhc.com](https://myuhc.com) instead.
- 3 Click on "Print ID Card." If you do not see this option, click on the blue "Select" button next to your plan name.
- 4 From the drop-down menu, select the person whose ID card you would like to print. Click on "View."
- 5 This generates a document with your ID card called *How to Use Your Vision Care Benefits*. Scroll to the bottom of this document. A toolbar will appear; click on the printer icon to print.





**Head to Warby Parker for eyeglasses and sunglasses (both single-vision and progressive) starting at just \$95**

That means that you're eligible for a huge range of Warby Parker frames for just the cost of your copay. Lenses are included!



Warby Parker's frames are designed in-house and crafted from top-tier materials. Their eyeglasses come with scratch-resistant, smudge-resistant, and anti-reflective treatments at zero additional cost. And for every pair purchased, a pair is distributed to someone in need.

[warbyparker.com/united](https://warbyparker.com/united)

## WARBY PARKER

**Shop eyeglasses and sunglasses at [warbyparker.com](https://warbyparker.com) or find a location near you.**

**You'll need your Member ID.**

Find it on your ID card or at [myuhcvision.com](https://myuhcvision.com). You'll need it to check and apply benefits.

Can't find it? Call Warby Parker at 855-550-0743 to have your benefits verified without it.

**Check [myuhcvision.com](https://myuhcvision.com) to:**

- Confirm whether you have a benefit for eyeglasses.
- Learn what your copay is.
- Find out what your plan may cover after your copay.

**Need to contact Warby Parker?**

Call 855-550-0743 or email [insurance@warbyparker.com](mailto:insurance@warbyparker.com).

**Questions about your benefits?**

Call 1-800-638-3120.



# — Your Life Plan –Guardian

## Diversified Global Graphics Group

- Benefit paid on your behalf by DG3
- Please reference your Guardian Kit or visit [www.mydg3benefits.com](http://www.mydg3benefits.com) for more information.

# — Your Voluntary Life and Voluntary Long-Term Disability Plan –Guardian

## Diversified Global Graphics Group

- Please reference your Guardian Kit or visit [www.mydg3benefits.com](http://www.mydg3benefits.com) for more information.



# Employee Contributions

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# Employee Contributions – Semi Monthly

## Diversified Global Graphics Group

Semi -Monthly	Medical
EE Only	\$55.32
EE + Spouse	\$116.33
EE + Children	\$96.52
Family	\$168.82

Semi -Monthly	Vision – NO CHANGE
EE Only	\$2.33
EE + Spouse	\$4.42
EE + Children	\$4.66
Family	\$7.27

Semi –Monthly	Dental Active – SLIGHT INCREASE	Dental Passive - SLIGHT INCREASE	DHMO - NO CHANGE
EE Only	\$22.55	\$25.47	\$3.92
EE + Spouse	\$24.87	\$45.11	\$7.89
EE + Children	\$20.63	\$42.85	\$6.78
Family	\$45.64	\$78.51	\$14.08

# HEALTH SAVINGS ACCOUNT (HSA)

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A grayscale photograph of two business professionals in an office setting. One person is holding a pen and looking at a tablet or document on a desk. The image is partially obscured by a large red diagonal line and a white circular graphic element.

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PRIVATE EQUITY

# HSA Education

Presented to:  
DG3 North America

2021 Open Enrollment

*HSA Bank does not provide tax or legal advice. None of the information provided herein should be construed as tax or legal advice. Please consult with a qualified tax or legal advisor for information regarding your specific situation.*



**hsabank**   
own your health®  
A Division of Webster Bank, N.A.,  
Member FDIC



# What is an HSA? (Health Savings Account)



- Tax-advantaged savings account used to pay for qualified medical expenses not covered by insurance
- Pairs with compatible, HSA-qualified High-Deductible Health Plan (HDHP)
- Employee-owned and portable
- Open-ended (no annual re-enrollment)
- Self-directed investment options
- Great way to save for retiree medical expenses (currently averaging \$260K\*)

*\*According to Fidelity Investment's Retiree Health Care Cost Estimate*

*HSA Bank does not provide tax or legal advice. Please consult with a qualified tax or legal advisor for information regarding your specific situation. (Note I added a period here...)*

# Who is eligible for an HSA?



## **Eligibility criteria for individuals covered by an HSA-qualified health plan:**

- Cannot be covered by any other non-HSA-qualified health plan
- Cannot be claimed as a dependent on another person's tax return
- Cannot be enrolled in Medicare

# Advantages of an HSA



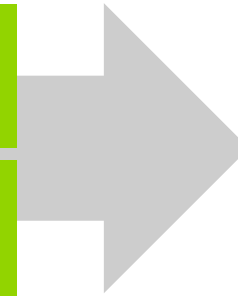
- Funds roll over from year to year
- Contributions are tax deductible and earnings, and distributions are tax free when used for qualified medical expenses.
- Portability of funds
- Self-directed investment opportunities
- Control over healthcare dollars

# HSA Contribution Limits



## HSA

<b>Maximum Contribution</b>	<b>Single</b>	<b>Family</b>
2020	\$3,500	\$7,000
Catch-up Contribution (Age 55+)	\$1,000	
<b>Maximum Contribution</b>	<b>Single</b>	<b>Family</b>
2021	\$3,600	\$7,200
Catch-up Contribution (Age 55+)	\$1,000	



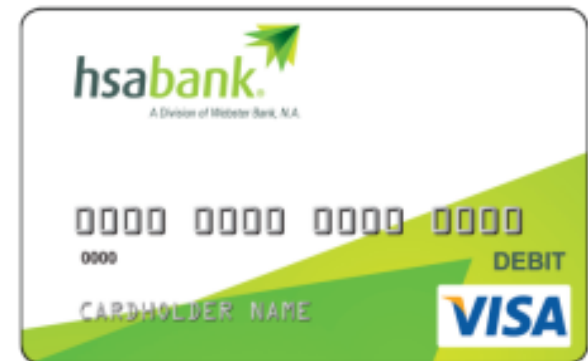
**Eligible for IRS-qualified  
medical expenses not  
covered by health plan**

Deadline to contribute for any tax year is the tax filing deadline for that year without extensions.

# Paying for IRS-Qualified Medical Expenses



- Pay for qualified expenses using an HSA Bank Visa® Health Benefits Debit Card or an HSA Bank check.
- Qualified expenses can also be paid out-of-pocket and reimbursed tax-free from the HSA.
- Accountholders can also add an authorized signer, who has access to the account and their own debit card.



# Using an HSA with a High-Deductible Health Plan (HDHP)

Pay for current or future IRS-qualified medical expenses:

Deductibles	Co-insurance	Prescriptions
Vision	Dental Care	Plus, more

After age 65, HSA funds can be withdrawn for any purpose without penalty; however, distributions for expenses other than IRS-qualified medical expenses are taxable.

# HEALTH SAVINGS ACCOUNT

Diversified Global Graphics Group

DG3 Continues to contribute to your Health Savings Account.

\$500/Employee Only

\$1,000/Employee + Dependents

## 2021 IRS ANNUAL CONTRIBUTION LIMITS

SINGLE COVERAGE	\$3,600
FAMILY COVERAGE	\$7,200
> AGE 55 "CATCH UP"	\$1,000

## PLAN FOR YOUR FUTURE

Employees can contribute beyond DG3's contribution.

All contributions remain tax free.

Unused DG3/Employee contributions will roll over to future years.



# Next Steps

## Diversified Global Graphics Group

**If you are making changes to your current benefit elections, please see HR to complete the necessary election forms.**

**If you are not making changes and wish to maintain your current benefit elections, then no action is required. Your current benefits will roll over into 2021.**

***DG3 will accept elections from November 16<sup>th</sup> to December 16<sup>th</sup>!***

**For personal questions call 216-306-2756 to talk to an Oswald Benefits Counselor between 11/16-12/16. A Spanish translator is available Monday, 11/30 and Tuesday, 12/1 from 10:00am- 2:00pm both days and can be reached at 216-306-2813.**

**Visit [www.mydg3benefits.com](http://www.mydg3benefits.com) for more information!**



# Questions

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# Thank You

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