

Your Deluxe benefits are administered by Aon through Your Benefits Resources (YBR), a service specializing in human resources administration. YBR provides access to your benefit information and transactions through three different resources. Whenever you need information, have a problem, or must make changes to your Deluxe benefits, you can get help through the:

Internet

You can log on to www.ybr.com/deluxe where you can:

- Complete benefit transactions;
- Review benefit plan information and news;
- Enroll in benefit plans quickly and easily during annual enrollment or when you become newly eligible for benefits;
- Make changes to your coverage due to a qualified status change;
- Access provider and facility directories;
- Update life insurance beneficiaries; and
- Access treatment information.

Automated Telephone System

You can call YBR directly at 1-877-U-ASK-DLX (1-877-827-5359) and use the automated telephone system to reach benefit plan providers administering your health and insurance, voluntary benefits, and retirement plans.

The system is available 24 hours a day, seven days a week and is designed to assist you whenever you call.

YBR Customer Care Specialists

YBR customer care specialists are available at **1-877-U-ASK-DLX** (1-877-827-5359) Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time to answer questions about:

- How your benefits work;
- How to enroll in coverage;
- How to make changes to your coverage;
- Eligibility for benefits; and
- How to file a claim.

The YBR customer care specialists can also:

- Send to you forms and information about your benefits;
- Help you update your life insurance beneficiary designations;
- Process qualified status changes that result from major life events, like the birth of a child or a marriage; and
- Work as a liaison between you and your benefits providers to help resolve ongoing benefit issues.