

HOW TO ENROLL

To select your 2016 B&W benefits, follow these instructions to get started.

BEFORE YOU BEGIN



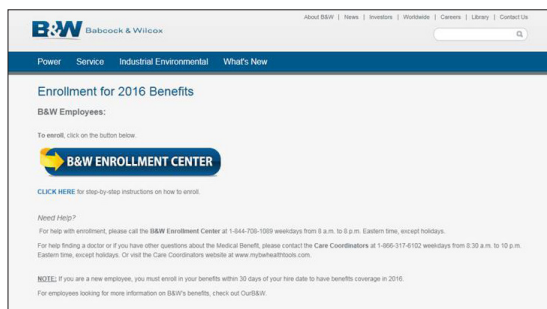
Review your enrollment materials to learn about your benefits coverage options.



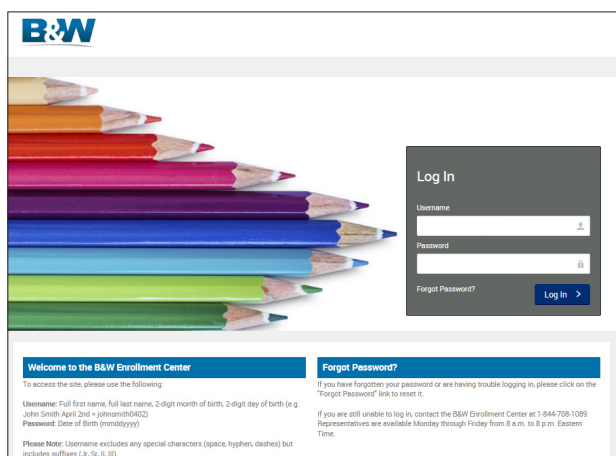
Make sure you have the necessary information on hand if you plan to add dependents or designate beneficiaries (i.e., full name, date of birth, Social Security number).



1. Log in to the Enrollment site at babcock.com/enrollment



Click on the 'B&W Enrollment Center' button, which will take you to the login screen as shown below.

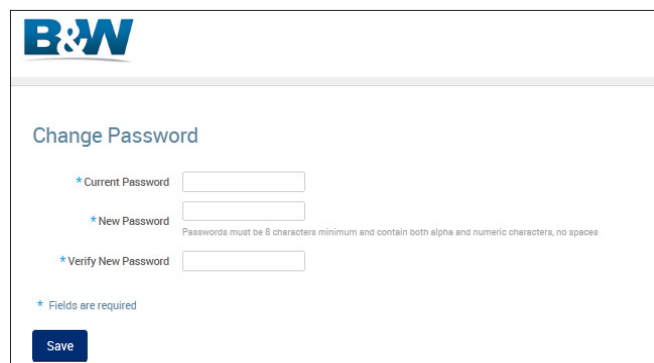


To log in, please use the following:

- User name: First full name and last full name plus two-digit month of birth and two-digit day of birth (for example, johndoe0220)
- Password: Date of birth (mmddyyyy - for example 02201975)

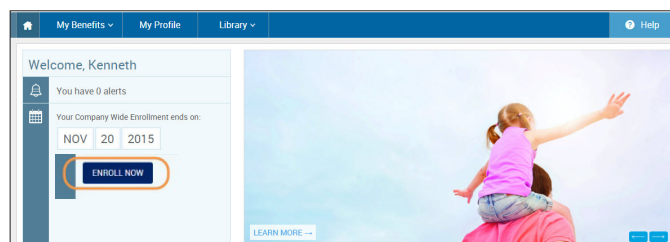
2. Change your password as needed.

If this is the first time you are logging in, you will be asked to change your password. Passwords must be 8 characters minimum and contain both alpha and numeric characters, no spaces. All fields with an asterisk (*) are required.



3. Start your enrollment and follow the step-by-step instructions.

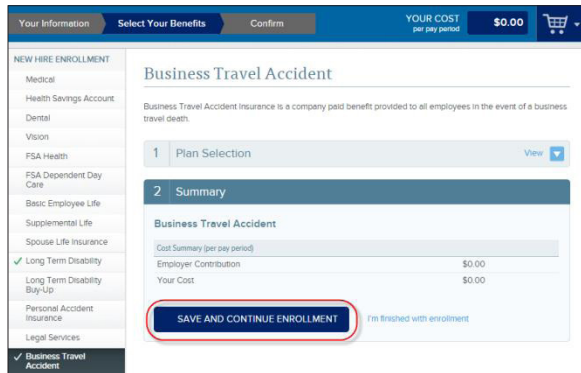
Click on the 'Enroll Now' button to get started.



For questions related to the enrollment process, please call the B&W Enrollment Center at 1-844-708-1089. Customer service representatives are available weekdays, 8 a.m. to 8 p.m. EST.

4. Complete your enrollment.

When you make your last benefit selection, click 'Save and Continue Enrollment' on the last page to finish your enrollment.



5. Review all of your selections.

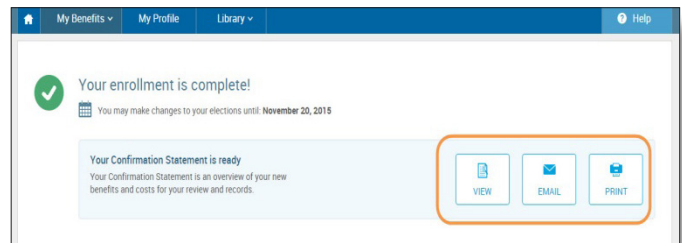
Finalize your elections and review the information. You can edit any plan selections or dependents by clicking on 'Edit Selection' under each plan.

When you are done, check 'I Agree' and 'I'm Finished with My Enrollment' and click 'Continue' at the bottom of the page.

Please Note: If you do not Agree and click Continue, your enrollment will not be saved.

6. Your enrollment is complete.

You can View or Print a copy of your elections.



Ask Emma is a new interactive decision support tool that guides you through a series of questions to help you make the best decisions during annual enrollment. The Enrollment site also provides short videos on topics to educate you about taking full advantage of the benefits offered to you.