



Dear New Bickford Family Member,

Welcome to the Bickford family! As a regular, full-time BFM, you are eligible for benefits on the first day of the month following 60 days of continuous service. For Directors, ADs, RNCs, CRDs and Branch Support, you are eligible for benefits on the first day of the month following 30 days of continuous service.

Our benefits website, [www.BickfordBenefits.com](http://www.BickfordBenefits.com), contains all the information you need to learn about the benefits that best suit your needs. The Benefit Guide provides a quick overview of all the plans available. You can find a link on the upper right-hand corner of the website. Please complete the enrollment process by **the last business day of the month for which you are eligible**. This will ensure your benefits are retro-active as of **the first of the month for which you are eligible**.

You must complete the enrollment process **even if you are declining coverage**. If you fail to complete the enrollment process, you will be **auto enrolled** in the employee only level of the Base PPO Plan.

To elect or decline your benefits, please call **1-866-672-3992** to speak with a Benefit Counselor. The counselors can answer questions regarding your coverage and will assist in your enrollment.

If you are at least 21 years of age, you are eligible to participate in the 401(k) plan. To enroll in the 401(k) plan go to [www.SecurianRetirementCenter.com/enroll](http://www.SecurianRetirementCenter.com/enroll) You will need the plan number: 068978 and the Enrollment Code: 068978Enroll to complete your enrollment. **When you get to the final confirmation page, please print a copy for your records.**

Voluntary Benefit plans are available to all full-time BFMs. Information on the plans offered can be found at [www.BickfordBenefits.com](http://www.BickfordBenefits.com).

Benefit Counselors are available from 8:00am-5:00pm CST Monday-Friday to answer questions on your benefits and help you enroll. They can be reached at **1-866-672-3992**.