

TO: «Fname» «Lname»

FROM: MUST ONLINE MARKET

SUBJECT: ACCESS INFORMATION INTO THE MARKET

Open Enrollment is starting on May 1, 2015.

As you navigate through the MUST Online Market enrollment process, the system provides some high level details for the medical plans offered. Those details do not include any specific or relevant information on the pharmacy plan nor your employer's contributions. For a precise summary of plan benefits offered, including pharmacy, please open the MUST Benefits Summary on the enrollment home page or visit <http://mustbenefits.org/wp-content/uploads/2014/04/benefit-summary-2014-15-final-online.pdf> to assist with choosing a plan that best meets your needs. For information on your employer's contribution, please contact your employer.

You will need names, date of birth and ssn for all dependents that you wish to cover or wish to be your beneficiary.

Please go to www.mustenrollment.bswift.com to complete your Open Enrollment. You will need to enter your User Name and Password to login.

Username: First Initial of First Name, First 3 Letters of Last Name, Last 4 of SSN (i.e. jsmi1234)

First Time Logging In Password: Date of Birth (mmddyyyy).

Returning User Password: Same as last year. If you do not remember your password, please click on the Forgot Password link.

If you have any questions or concerns, please contact MUST at 1-800-845-7283.