



2022 Quick Reference Total Rewards

The **WestRock Benefits Center (WBC)** is your first stop for your total rewards and benefits needs.

benefits.westrock.com
800-540-4272

Medical

Anthem Blue Cross Blue Shield
888-551-2578
anthem.com/westrock

Prescriptions

CVS Caremark
877-330-9274
caremark.com

Dental

Delta Dental
866-496-2347
deltadentalins.com/westrock

Vision

VSP
800-877-7195
vsp.com

Health Savings Account (HSA)

Health Equity
877-713-7712
myhealthequity.com

Flexible Spending Accounts (FSAs)

Health Equity
877-713-7712
myhealthequity.com

Wellness Program

Castlight
844-665-6833
mycastlight.com/westrock

401(k) Retirement Savings Plan*

Empower
800-342-8352
westrock.empower-retirement.com

Deferred Compensation Plan*

Newport Group
800-230-3950
newportgroup.com

Employee Assistance Program (EAP)

888-327-4698
guidanceresources.com
(Web ID: GD8405G)

Long-Term Disability (LTD)

Cigna
800-362-4462
www.cigna.com

New Hire Benefits Enrollment Checklist

Welcome to WestRock! We're glad you're here.

You can enroll for your health and welfare benefits during your first month at WestRock. Your benefits become effective on your official hire date, and you have 30 days to enroll in your benefits. Once you enroll, your benefits will be retroactive to your date of hire. If you don't enroll during your first 30 days, you'll receive the company-provided benefits only — group life and AD&D insurance, group short-term and long-term disability, EAP and wellness. Your next opportunity to enroll in medical, dental, vision and other voluntary benefits is during annual enrollment, unless you have a qualified life event during the year.

To enroll, log in to the WestRock Benefits Center (WBC) at **benefits.westrock.com**. The first time you visit the site, you'll need to register and create a username and password. Or, you can call the WBC at 1-800-540-4272.

The checklist below will help guide you through enrolling in your benefits.

- Review the **enrollment guide, toolkits and other information** posted on the WBC site.
- Follow the **steps to enroll** in the Consumer Choice Plan (CCP) with a health savings account, dental and/or vision coverage, and other benefits.
- If you enroll your dependents, you'll need to:
 - Provide **social security numbers (SSNs)** for each dependent, and
 - Complete the **dependent verification** process by the deadline provided.
- You may be subject to a \$125 monthly **spouse/domestic partner surcharge**. In general, the surcharge is applied if your spouse/domestic partner works and has access to medical coverage through his/her employer. Remember to check the appropriate box to waive the surcharge if your spouse/domestic partner meets the exemption criteria.
- You must be enrolled in the CCP medical plan to enroll in the **Health Savings Account (HSA)**:
 - Check the "YES" affirmation box and enter your per paycheck employee contribution amount, if applicable. For newly hired employees, the company HSA contribution is pro-rated and deposited quarterly in April, July and October.
 - You are not eligible for an HSA if any of the following apply:
 - o You are receiving social security benefits and/or you are enrolled in Medicare.
 - o You are enrolled in Tricare or Tricare for Life
 - o You are covered by another medical plan that is not a qualified high-deductible plan.
 - o You are covered as a dependent on someone else's tax return.
- If you are not eligible for an HSA, you can enroll in an **Health Reimbursement Account (HRA)**.
 - Check the "NO" box on the HSA affirmation page to receive the company contribution to your HRA. Remember, you cannot contribute to the HRA; however, the HRA funds are available to you to use for qualified medical expenses. HRA's are administered through Health Equity.
- Complete the **beneficiary designation** for life insurance.
- Review your **confirmation statement** prior to finalizing your enrollment.
- Watch for your **ID cards and HSA/FSA debit cards** in the mail soon after enrollment, if applicable.
- Contact Empower Retirement to learn about the **WestRock 401(k) Retirement Savings Plan** including investment options and/or how to change your 401(k) employee contribution percentage.
- Sign-up and participate in the **wellness program** to earn incentives that will reduce your medical plan paycheck deductions. Details are in the enrollment guide.
- Review your **paycheck deductions** after your benefits are effective to make sure they are accurate.
- Contact the WBC** with any questions or concerns.

The total rewards described in this overview are intended for U.S.-based, full-time salaried employees unless otherwise noted.

*Eligibility guidelines apply.