

2021 ENROLLMENT

People Leader Guide

Annual Enrollment for 2021 Wellbeing Benefits: October 12 – 30, 2020

As a leader at Grainger, your team members may come to you with questions about how and when to enroll, which benefits are changing, and where to get more information. While you'll find it helpful to understand the main messages included in this guide, you are not expected to be a benefits expert. Please refer team members to the contacts on page 3 for answers to all their benefits questions.

There's help when and where you need it:

- Virtual benefits roadshows
- Benefit Pros for personalized assistance
- Guidance is now built into the enrollment system (and you can skip ahead once you've learned enough)
- Complete info is at [GraingerTotalRewards.com](https://www.grainger.com/totalrewards)

EVERYONE MUST TAKE ACTION

Grainger wants all team members to take action during Annual Enrollment, even if they want to keep the same medical coverage and HSA/FSA goal amounts they have now, or decline medical coverage.

GOOD TO KNOW: *Page 6 of the Decision Guide outlines what happens if a team member does not take action.*

Timing	What's happening
Week of September 28, 2020	<ul style="list-style-type: none"> • Team members receive an Annual Enrollment packet in the mail • Benefits changes and enrollment details go live on GraingerTotalRewards.com
OCTOBER 12 – 30, 2020: Annual Enrollment for 2021 Wellbeing Benefits	
January 1, 2021	New benefit elections take effect
Month of January 2021	Corrections can be made without penalty to most 2021 benefit elections*
June 30, 2021	Deadline for covered tobacco users to complete the <i>Quit for Life</i> program and continue receiving the \$450 annual tobacco incentive

*Corrections to life and disability insurance are not allowed on or after January 1, 2021.



What's New for 2021



Limited Increases to Health Care Premiums



New Benefit

LifeLock™ with Norton™ Benefit Plans



New Benefit

Optional AD&D Coverage for Your Family



Enhancement

2nd.MD Expert Medical Opinion



Enhancement

Doctor on Demand® for Virtual Medical Visits



Enhancement

Behavioral Health Networks: Better Access within Your Medical Plan



Enhancement

Quit for Life for Tobacco Cessation – Now for All Team Members



Reminder

2020 FSA Funds Can Be Used Through March 15, 2021

REMINDER FOR TEAM MEMBERS:

If you don't already have these benefits, now is your once-a-year chance to add:

- Medical, dental or vision coverage, or life insurance or AD&D for you, your spouse/domestic partner or children* (Evidence of Insurability, which is proof of good health, will be required in order to add long-term disability coverage, as well as some levels of life insurance.)
- MetLife Legal Plans
- Hospital Indemnity, Accident or Critical Illness coverages that provide additional funds for certain covered events

And don't forget the new LifeLock Identity Protection coverage.

* Dental, long-term disability and life insurance are not available to team members with part-time benefits.

Contacts for Benefit Support Year-Round

Keep this page handy for when team member questions arise throughout the year, or print and post it in a common area.



Resource	How It Can Help
<p>GraingerTotalRewards.com 24/7 website access, anywhere you have internet</p>	<p>Your one-stop shop for everything Total Rewards, including:</p> <ul style="list-style-type: none"> • Details about all your wellbeing benefits and programs, supporting physical, financial and emotional wellbeing • Links to the Total Rewards Portal and the Grainger Benefits Center
<p>Total Rewards Portal Access through GraingerTotalRewards.com</p>	<p>The Portal shows all your personalized Total Rewards information in one place.</p>
<p>Benefit Pro BenefitPro@alight.com 1-855-769-4384</p>	<p>Benefit Pros can help you make the most of your benefits and coverage, including resources for:</p> <ul style="list-style-type: none"> • Finding a great doctor • Saving money on healthcare • Resolving medical billing errors • Scheduling appointments
<p>HR Service Center Internal: 1-847-535-HR4U (4748) External: 1-888-477-3781 Monday – Friday, 7 a.m. – 5 p.m. CT</p>	<p>General HR and Total Rewards assistance, plus help to find out more about:</p> <ul style="list-style-type: none"> • Payroll, time entry and paid time off • Garnishments • Employment verification • Travel and expense • Training and password resets

More Resources Online

Find a full list of program-specific contacts, plus eligibility and other details, on [GraingerTotalRewards.com](#). Use the search bar to find medical plans, prescription drugs, virtual medicine, vision, dental, voluntary benefits, leaves of absence, accommodations, behavioral health and retiree benefits – even Work/Life services.

