As you review your choices for 2017, you’re going to notice changes. We are shifting our focus to resources that not only help you when you’re sick, but also keep you well—potentially avoiding serious illness and injury altogether. In short, we are emphasizing benefits to support your family’s safety and well-being.

Well-being involves every dimension of life—including physical health and safety, mental/emotional health and relationships, and work. Clean Harbors is making new commitments to employee well-being in 2017, including more than double the amount of incentives you can earn through healthy actions.

We believe a focus on your well-being is a win for you and a win for Clean Harbors. You’ll feel better and more energized, and that translates to safer work practices and greater productivity. Better well-being for all is a positive goal we can attain as we make smarter decisions every day.

That’s why we are now offering:

- Easy access to the Clean Harbors wellness site, with a wealth of new resources, challenges and rewards to encourage safer and healthier living every day,

- An all-new Virtual Benefits Fair, serving as your family’s central resource throughout the year for continued learning about your benefits—all at your fingertips on your smartphone, tablet or computer.

Start your journey toward greater well-being today by making informed elections at enrollment and qualifying for premium discounts and wellness incentives. Take advantage of the resources that put your family’s health in your hands. Then watch for more information throughout the year that supports choices for healthier living and better use of your benefits. It’s all aimed at improving your overall well-being for a stronger, healthier you.
## What’s New for 2017

Take a close look at what’s new for 2017 and how you can take action.

<table>
<thead>
<tr>
<th>What’s new</th>
<th>How you can take action</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New resources</strong></td>
<td>• Discover updated, enhanced wellness resources at <a href="http://mycleanharborswellness.com">mycleanharborswellness.com</a></td>
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<tr>
<td></td>
<td>• Learn about your benefit options at the new Virtual Benefits Fair. Watch presentations, chat with plan representatives and more. Visit <a href="http://tinyurl.com/CleanHarborsVBF">http://tinyurl.com/CleanHarborsVBF</a></td>
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<tr>
<td><strong>New healthy incentives worth $600/year</strong></td>
<td>Prioritize your health and complete three actions by <strong>Wednesday, November 30</strong>, to earn a $50/month discount on your 2017 medical plan contributions (that’s $600/year):</td>
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<td>• Complete the online Well-Being Assessment (10-15 minutes)</td>
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<td>• Enter the name and location of your primary care physician</td>
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<td></td>
<td>• Join one wellness challenge of your choosing</td>
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<td></td>
<td>Complete these steps on <a href="http://mycleanharborswellness.com">mycleanharborswellness.com</a></td>
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<tr>
<td><strong>Tobacco-free incentive worth $1,800/year</strong></td>
<td>Avoid a $150/month tobacco surcharge by:</td>
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<td>• Certifying that you are tobacco-free or have been tobacco-free for at least 6 months during enrollment</td>
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<td>OR</td>
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<td>• Completing the free 6-week Breathe Easy/Tobacco Cessation program now through <strong>Tuesday, February 28, 2017</strong>. Enroll at <a href="http://mycleanharborswellness.com">mycleanharborswellness.com</a> or call 1-888-213-7953.</td>
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<td>Don’t delay—start Breathe Easy/Tobacco Cessation by January 6, 2017, to complete one class per week by Tuesday, February 28, 2017! New programs start every two weeks. If you do not complete it by the deadline, you will pay the surcharge starting Wednesday, March 1, 2017.</td>
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<tr>
<td><strong>Medical plan changes</strong></td>
<td>In light of the following changes, consider which plan works best for you. Then determine how much to contribute to your HSA.</td>
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<tr>
<td></td>
<td>• <strong>HSA employer contribution funded in each paycheck</strong>, not in a lump sum</td>
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<td></td>
<td>• <strong>Reduced employer HSA contribution for CDHP A</strong>: $200 employee only/$400 all other coverage levels</td>
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<tr>
<td></td>
<td>• <strong>Reduced employer HSA contribution for CDHP B</strong>: $250 employee only/$500 all other coverage levels</td>
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<td></td>
<td>• <strong>Increased CDHP A deductible</strong>: $1,500 employee only/$3,000 all other coverage levels</td>
</tr>
<tr>
<td></td>
<td>• <strong>Increased CDHP A out-of-pocket maximum</strong>: $3,000 employee only/$6,000 all other coverage levels</td>
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<tr>
<td><strong>Increased employee contributions for medical coverage</strong></td>
<td>• <strong>Use ALEX</strong> to analyze which plan best meets your needs. Make sure you’re not overpaying for coverage you don’t use! Visit <a href="http://myalex.com/cleanharbors/2017">myalex.com/cleanharbors/2017</a></td>
</tr>
<tr>
<td></td>
<td>• <strong>Earn every available incentive and discount</strong> to keep your contributions as low as possible</td>
</tr>
</tbody>
</table>
GET INVOLVED: New Wellness Resources and Incentives
mycleanharborwellness.com

Available: Now!
Don’t miss: Qualifying for your 2017 medical premium discount, plus earning more incentives throughout 2017

Visit our updated wellness site for easy access to information, motivational challenges and professional coaches. As you take action, you’ll earn tangible rewards. Not only will you feel better and stronger, but you’ll earn points that count toward valuable incentives—including a discount on your 2017 medical contributions.

Three steps to save $600
Log on to mycleanharborswellness.com to complete the three key steps you need to take by Wednesday, November 30, to earn your $600 discount on 2017 medical contributions:

1. Complete your well-being assessment. It’s easy, and takes about 10-15 minutes.
2. Complete the “Name Your PCP” challenge. A primary care physician (or PCP) can help you when you’re sick—but can also provide preventive and follow-up care. By getting to know a PCP now, you’ll be able to get better, faster care if you become sick or injured.
3. Join a challenge of your choice. There are more than 10 points-earning options to choose from at all times, so you have the flexibility to create a truly personal approach to wellness.

More Healthy Fun and Rewards—Ahead in 2017
Completing the three healthy steps to qualify for your 2017 premium discount allows you to complete Level 1 of the 2017 MyHealth MyChoice Program. But that’s just the beginning! Continue to complete healthy challenges throughout the year, and you can earn enough points to reach higher levels, with additional incentives like Clean Harbors swag, Fitbits and more. The faster you complete the challenges, the faster you’ll rise in levels and earn the incentives. You can start now and earn more points throughout 2017.

If you have an idea for a nationwide wellness challenge, please email the Benefits Department at benefitsUS@cleanharbors.com.

GET INFORMED: New Virtual Benefits Fair
http://tinyurl.com/CleanHarborsVBF

Available: Beginning Monday, October 31, 2016
Don’t miss: An on-demand enrollment presentation, live chat sessions with plan representatives from Monday, October 31, to Friday, November 4, and prizes

Clean Harbors provides benefits to support you and your family on a path to good health. To help you make the most of those benefits, we’re introducing a new resource: the Virtual Benefits Fair.

Like a live, onsite benefits fair, the Virtual Benefits Fair includes “booths” with information about your Clean Harbors benefits, bringing benefits information and other resources right to your smartphone, tablet or desktop. Visit the booths to learn about your plans, chat with plan representatives from Monday, October 31, to Friday, November 4, and even win prizes!

How to register:
Visit http://tinyurl.com/CleanHarborsVBF to view a calendar of events and register with your name, email address and employee ID. You’ll then receive a confirmation email allowing you to access the site starting Monday, October 31—at home, at work or using your smartphone.

Virtual Benefits Fair events:
Register to take advantage of different events from 8:30 AM – 5:00 PM ET, Monday, October 31, to Friday, November 4.

See a full schedule online. You’ll find information on all the different participating providers, and can ask questions as part of the scheduled live chat.
GET ENROLLED: Steps to Smart Elections

benedetails.com
Portal ID for 2017 is 92151.

Available: Monday, October 31 – Friday, November 18

Don’t miss: Annual time to make changes for 2017 benefits

Follow these simple steps to enroll for your 2017 benefits. If you have any questions, contact the Clean Harbors Benefits and Online Enrollment Center at 1-800-375-1654 (9:00 AM – 6:00 PM ET, Monday through Friday).

1 [Visit the new 2017 Virtual Benefits Fair](http://tinyurl.com/CleanHarborsVBF) at to learn about your options and ask questions during the week of October 31.

2 Let ALEX help you choose. ALEX, our friendly, interactive virtual benefits coach, can help you find the plan that fits you and your family best. Visit myalex.com/cleanharbors/2017.

3 Qualify for wellness incentives. Visit mycleanharborswellness.com and click on “Get Started” to register for the first time or use your existing login from last year.
- Take action by Wednesday, November 30, 2016, to save $600 a year ($50 a month) on your 2017 medical plan contributions.
- If you use tobacco and want to become tobacco-free, don’t delay! Complete the 6-week Breathe Easy/Tobacco Cessation program by Tuesday, February 28, 2017, to avoid the $150/month tobacco surcharge.

4 Enroll at benedetails.com. Portal ID is 92151. Enter your EID (found on your badge). Password is the last 4 digits of your SSN followed by MMDD of your date of birth (SSSSMMDD). Review your current coverage, including any dependents/beneficiaries. See your 2017 contribution rates. Then make your elections by 11:59 PM ET on Friday, November 18, 2016.
- You must re-attest to your tobacco status each year.
- You must elect your HSA or FSA contributions; these do not roll over.

Your elections and changes made during annual benefits open enrollment will take effect January 1, 2017.

Enrolling Dependents

If you are enrolling NEW dependents to medical or dental coverage, you will be required to supply documents to validate your dependents’ eligibility. If you enrolled new dependents, you will receive a request by certified mail to your home to supply any needed documents. Complete this request immediately and return it per the instructions on the form. If you do not return the requested information by the deadline, your dependents will no longer be covered under your 2017 medical and/or dental benefits.

If your situation changes during the year, you may choose to change your benefits within 30 days of a “qualify event.” Qualifying events include birth of a child, marriage or domestic partnership, or a change in your dependents’ eligibility for benefits. If your covered spouse becomes eligible for a qualified ERISA medical plan through his or her employer, your spouse is no longer eligible to remain on a Clean Harbors medical plan as of the date he or she becomes eligible for coverage through his or her employer.

2017 ENROLLMENT STEPS THAT REQUIRE YOUR ACTION

Make sure you review your current health plan elections and remember to:

- **Update your tobacco attestation.** This resets back to “yes” every year. Indicate whether you are:
  - Not a tobacco user
  - Are a tobacco user and will pay the $150 per month surcharge
  - Are a tobacco user and will complete the six-week Breathe Easy/Tobacco Cessation program by February 28, 2017, as described in Step 3 above

- **Elect your HSA or FSA contributions for 2017.** Your 2016 election will not automatically roll over.

- **Confirm your personal and dependent information.** Verify all names, SSNs, birthdates and addresses.

- **Make sure your beneficiary information is up to date.**