

# open enrollment news

meeting the needs of you and your family

## Your Annual Open Enrollment

Open Enrollment for this plan year begins on **August 9 and continues through September 10**. To ensure it goes smoothly—and help you make the benefit elections that are right for you and your family we have utilized state-of-the-art tools and resources like Online2Enroll and the new Benefits Service Center. We're confident you'll find this year's enrollment process a smooth and user-friendly experience. Read on for the details.

## Online2Enroll

Accessible 24 hours a day, **Online2Enroll.com** offers you an easy and convenient way to review your benefit options and costs. Once you log in to the Web site, you can research and make your elections, as well as:

- Provide and confirm information about your dependents.
- Designate your life insurance beneficiary.
- Get information about various insurance carriers and other plan information.
- Access "The IntelliSystem", an online resource for Summary Plan Descriptions, insurance forms, and other important information related to your health and insurance benefits.

## How to enroll

- Step 1:** Log into [www.Online2Enroll.com](http://www.Online2Enroll.com)
- Step 2:** Enter the your Access Code: ACCESS\_CODE
- Step 3:** Enter your username: Your Social Security Number
- Step 4:** Enter your password: The last four digits of your SSN (you may change to a PIN of your choosing after your initial log-in)
- Step 5:** At the Welcome Page, click on the "2Enroll" button and follow the prompts



## What's New

The plan provisions and cost structures of this year's benefits program have been reviewed and endorsed by Health&Wellness Benefits Group (H&WBG) senior business leaders. In line with this review, we are pleased to announce the following enhancements to the employee benefit plan package. H&WBG continues to offer a high quality program at the lowest possible cost to employees.

While we've made some changes to our offerings, the good news is there won't be any changes to your premium contributions for this year.

### Here are a few other things to consider as you review this year's benefits:

- If you choose to cover a working spouse or domestic partner—who also has the option of electing medical coverage through his/her own separate employer—a \$50 “monthly surcharge” will be added to your medical contribution.
- If, however, your spouse or domestic partner is NOT eligible for coverage with his/her employer, you must elect the “no surcharge” option when you enroll for your benefits. Otherwise, the surcharge will automatically be deducted from your paycheck and you won't be able to change it until next year's Open Enrollment.
- Medical plan co-pays will increase from \$15 to \$20 for a Primary Care Physician visit and from \$20 to \$30 for a specialist.
- Important new upgrades are coming to our short-term and long-term disability plans which provide expanded and less expensive coverage to you and your family. To learn how you're affected, review the details in the annual benefits guide. Look for it to arrive at your home the week of March 9, 2010.

### New This Year:

You can cover your domestic partner and his or her eligible children for benefits—as long as they meet eligibility requirements and the definition of a domestic partner.

That is: “A person of either gender with whom you have an exclusive committed relationship which you plan to continue indefinitely. Both you and your partner must be 18 years of age or older and unmarried.”



## Our New EAP Provider: Corporate Family Network

Starting May 1, Corporate Family Network (CFN) will be H&WBG's new Employee Assistance Plan (EAP) administrator. You and anyone who lives in the same household can participate in the EAP. Administered by CFN, the “More to Life” program offers you 24/7 access to a variety of counseling and referral services—all of which are completely confidential—including work-life, health and wellness, legal and financial resources.

### These services will be delivered by trained professionals that can help you find, among other things:

- Short-term counseling to better manage work or personal issues.
- Pregnancy and adoption planning information.
- Elder care, adult day care, assisted-living and skilled-nursing facilities.
- Emergency care for dependents.
- Legal information, services, and representation.
- Financial planners and credit counselors.

Visit ourWebSite.com to also find tip sheets, valuable medical links, health tools, instant messaging with a work-life consultant, and interactive e-learning opportunities.

### Participation in More to Life is easy:

- Call 1.888.555.5555 to set up an appointment with a counselor or a consultation with a work-life, legal, or financial services professional.
- Go to [www.ourWebSite.com](http://www.ourWebSite.com), enter the username “hello” and the password “world”.
- Review CFN's brochure at [Online2Enroll.com](http://Online2Enroll.com)



This year, we'll be conducting a Dependent Eligibility Audit to make sure your dependents are eligible for coverage. Those who meet the requisite criteria include your spouse or domestic partner, your dependent children (until the end of the month in which they turn age 19—or 23 if they're full-time students), and the children of your domestic partner.

## Supplemental Life Coverage for Dependents

Supplemental life insurance can provide extra financial security to your family in the event of the unexpected. While the H&WBG offers employees basic and supplemental life coverage, this year for the first time ever, we're also offering you the chance to purchase supplemental coverage for your spouse or domestic partner and eligible children.

### Here's how it works:

Supplemental Life Insurance	Coverage Options
For you...	Increments of \$10,000 to a maximum of \$300,000 or 6 times your annual base pay
For your spouse/domestic partner...	Increments of \$10,000 to a maximum of 100% of employee election amount
For your dependent children, including those who are eligible from your domestic partner...	\$10,000 or \$15,000 per child

### A few caveats:

- As the employee, you pay the total cost of coverage on an after-tax basis.
- Your spouse or domestic partner and dependents can only enroll in coverage if you're enrolled.
- Depending on how much coverage you buy, you may need to provide Evidence of Insurability (EOI)—or information about your health and lifestyle that's necessary for underwriting your policy.

For more information about coverage options and contribution amounts, see the benefits guide coming to your home the week of **August 1**.

## Keeping your beneficiary information up to date

Just as Daylight Savings Time is a good reminder for changing the battery in your smoke alarm, Open Enrollment is a good time for updating your life insurance beneficiary information on [EnrollOnline.com](https://www.enrollonline.com).

A beneficiary is the person or entity you designate to receive the proceeds from your life insurance policies. You can have one or several, but if you do, it's best to decide how the proceeds will be split among them. It's equally important to keep these designations current. Doing so will ensure that your wishes are carried out, and help your survivors avoid potentially costly legal issues.

## Thinking about your health benefits

As Open Enrollment approaches, it's good to start thinking about what you and your family members need most in terms of health benefits.

For example, do you need specialists or specific treatments? Does someone in your family need chronic care or costly medications? What factors are most important to you and your dependents (i.e., specific doctors, a clinic that's open in the evening, lower drug co-pays, additional services like vision and dental, etc.)?

It's important to choose well because once you make your elections, you won't be able to change them until the next Open Enrollment period. Unless, that is you, have a qualifying life event (see below definition). If you do, you must make the change within 31 days of the event. For more information, contact H&WBG BSC at **1-888-555-5555**.

### What is a Qualified Life Event?

- A change in marital status
- The birth, adoption, or legal custody of a child
- The death of a spouse or dependent
- Your dependent no longer meets the plan's eligibility requirements
- An employment status change (full-time to part-time)
- Entitlement to Medicare or Medicaid
- Obligations as required by a state domestic relations order
- Eligibility for COBRA (or that of your spouse or dependent)

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## Benefits Service Center

You can also contact the Benefits Service Center (BSC) for help enrolling in your benefits. Simply call 1-888-555-5555 to speak one-on-one with a benefits service representative who has an in-depth knowledge of our benefit plans. The BSC Representative will be your central point of contact when you have question, want help with a claim or problem, or need advocacy. In that spirit, BSC Representatives can:

- Guide you through the enrollment process and your benefit plan choices.
- Explain eligibility rules and contributions.
- Connect you with the appropriate third-parties and stay on the phone as you discuss and resolve your concerns.
- Explain what to do when you have a “life changing event” (i.e., marriage, birth, etc.).
- Help you select network providers.
- Describe how COBRA works.
- And much more.

<p><b>August 01</b></p> <p>Indianapolis 6 p.m. Indianapolis 7 p.m.</p>	<p><b>August 05</b></p> <p>Scottsdale 5 a.m. Scottsdale 6 a.m. Grand Rapids 5 a.m. Philadelphia 4 p.m. Philadelphia 6 p.m.</p>	<p><b>August 19</b></p> <p>NYC - Admin 2 p.m. New York City 3 p.m. New York City 5 p.m. New York City 6 p.m. Tempe West 6 p.m. Tempe West 7 p.m.</p>
<p><b>August 02</b></p> <p>Indianapolis 10 a.m. Indianapolis 6 p.m. Indianapolis 7 p.m.</p>	<p><b>August 17</b></p> <p>New York City 5 p.m. New York City 6 p.m. Tempe West 6 p.m. Tempe West 7 p.m.</p>	<p><b>Open Enrollment Meeting Schedules</b></p>
<p><b>August 03</b></p> <p>Scottsdale 5 a.m. Scottsdale 6 a.m. Grand Rapids 5 p.m. Philadelphia 4 p.m. Philadelphia 6 p.m.</p>	<p><b>August 18</b></p> <p>Scottsdale - Corp/Admin 8 a.m. Scottsdale - C/EC 9 a.m. Tempe West 10 a.m. Philadelphia 2:30 p.m. Philadelphia 3:30 p.m.</p>	
<p><b>August 04</b></p> <p>Grand Rapids 5 a.m. Grand Rapids 10 a.m. Grand Rapids 5 p.m.</p>		

### Important:

You must take action during the Open Enrollment period from August 9 through September 10 to be covered this year, since you won't be able to roll-over your benefits from last year. If you don't enroll or waive coverage specifically, you will only receive the company paid benefits for the upcoming plan year.