

Open Enrollment is your annual opportunity to review your current benefit elections and make any changes for the upcoming year. During this period, you may add or remove eligible dependents and change your benefit elections. We encourage you to spend time reviewing your benefit options for 2021 to make sure that you have selected the benefit plan that best meets the needs of you and your family.

If you choose not to take action, your existing coverage options will roll over into the next year. The exceptions are the Health Care and Dependent Day Care Flexible Spending Account (FSA) options, which require you to actively re-enroll each year.

## Important Date Reminders



Open Enrollment is **December 1 through December 16, 2020**.



Enrollments, including any changes, take effect **January 1, 2021**.



Benefit Plan Information can be found in the 2021 Benefits Policy Guidebook on the intranet.

## Making Elections

- ✓ You must use **Workday** to enroll in benefits for 2021.
- ✓ If you choose **not** to make changes to your medical, dental, or vision coverage, your existing coverage options will roll over into the next year.
- ✓ Flexible Spending Accounts do require annual enrollment.
  - Health Care FSA can be used for yourself and your eligible dependents' health care expenses.
  - Dependent Care FSA can be used for eligible child and eldercare expenses.
- ✓ You must take action if you would like to enroll in the High Deductible Health Plans (HDHP) with Health Savings Account (HSA).
- ✓ You can enroll and make changes at any time to your retirement contribution amount and/or investment allocation via **Fidelity at Work**.
- ✓ You may only make benefit plan changes mid-year if you have a qualifying life event as defined by the IRS.