

Open Enrollment Summary:

I thought I would share a timeline and requirements for everyone as we tackle open enrollment.

1. The first email from American Fidelity went out this morning. It is a **requirement** to sign up for an appt. with American Fidelity. You have the option of declining all, but unfortunately in order for them not to charge us for the legal end of handling our Section 125 plan, everyone has to speak with him. As many other rules, I didn't set them, but we all have to follow them. American Fidelity handles the voluntary policies and flex accounts.
2. The next email you will receive from me will be from Voya. Voya is **optional** to speak with the representative. It provides you the ability to invest additional dollars for retirement.
3. Next, you will receive an email explaining Open Enrollment for Health Insurance, etc. This is a **requirement** to log in and elect your coverages. If you choose to deny health insurance, you still will have to log into PlanSource and deny health, and elect or deny dental, vision, etc.

I know this can be very confusing. There could be additional emails, as I may need to send additional information. Please feel free to ask questions. If I don't know the answer I will find out.

Thank you,

Brenda Core