

WHAT IS OPEN ENROLLMENT?

Open Enrollment allows employees to:

- ▶ Elect/waive/change coverage
- ▶ Add/remove dependents from coverage

Open Enrollment is when you can sign up for an insurance plan for you and your family for the upcoming year. During this period, you can review and compare insurance plans, make changes to your current coverage, or enroll in a new plan.

When can I make changes?



Contact your Benefits Administrator for your employer's Open Enrollment dates and key deadlines.

Outside of Open Enrollment, *you must have a qualified life event/status change* to make changes to your benefits elections. See the Eligibility section for details.

Qualified Events/Status Changes Include:

- ▶ Marriage, divorce, legal separation, annulment, death of spouse
- ▶ Birth, adoption, spouse's open enrollment



Important Note: You have 31 days from the date of the qualified life event/status change to notify your Benefits Administrator.