

# It's Time to Review Your Benefits!

As Open Enrollment approaches, we encourage you to review your current benefit elections to ensure that they continue to meet the needs of you and your family.

If you're happy with what you have, there's nothing more you need to do as your existing coverages will automatically carry over to the upcoming plan year, with the exception Flexible Spending Accounts (FSA) which require an active annual election.

## Need to Make a Change?

If you would like to:

- Re-elect or begin contributions to FSA
- Add or remove benefit coverages\*
  \*To enroll in Unum Voluntary Benefits you MUST speak with a Benefit Counselor.
- Add or remove dependents
  - Update existing beneficiaries

You can do so by logging into <u>SAP</u> and making the needed adjustments during the upcoming enrollment period, October 15 - 30, 2024.



## **Looking for Support?**

If you have benefit questions or require additional enrollment assistance, Benefit Counselors are available to assist!

Onsite and call center support is available for employees. Please scan the QR code to schedule your call center appointment or learn more about <u>onsite availability</u>.



## **Enrollment Support - Frequently Asked Questions**

We're pleased to continue to offer personalized benefits education and enrollment support to our employees. Our goal is to ensure you have the information and assistance you need to make the most of your benefits package.



# DO YOU NEED TO MEET WITH A BENEFIT COUNSELOR TO COMPLETE THE ENROLLMENT PROCESS?

No. If no action is taken current benefit elections will roll over into the following plan year with the exception of FSA elections which must be renewed annually. Benefit changes can be made directly on <u>SAP</u>. If additional support is desired, please schedule an appointment with a Benefit Counselor.



### HOW LONG IS A TYPICAL ENROLLMENT SESSION AND WHAT IS DISCUSSED?

Meetings are between 20-25 minutes, allowing the Benefit Counselor to explain and review the available benefit options, answer your specific questions, and complete the enrollment process.



## WHO ARE THE BENEFITS COUNSELORS AND HOW CAN THEY SUPPORT ME?

All Benefit Counselors are experienced, trained, licensed, and prepared to provide you with the personalized benefits education and guidance you need to feel confident you've selected the right benefits for you and your family.



#### HOW SHOULD I PREPARE FOR MY MEETING WITH A BENEFIT COUNSELOR?

Review your benefit guide and discuss it with your family. Please bring any necessary information (e.g., dependent social security numbers, birth dates etc.) to ensure properly updated demographic and beneficiary information.



HOW DO I MAKE AN APPOINTMENT WITH A BENEFIT COUNSELOR?

Onsite and call center support is available for employees. Please scan the QR code to schedule your call center appointment or learn more about <u>onsite availability</u>.



