Annual Benefits Open Enrollment Period

Monday, November 5, through Friday, November 16

HIGHLIGHTS FOR 2019:
MEDICAL PLAN REDUCED COPAYS;
DENTAL AND VISION FOR DEPENDENTS
NOW TO AGE 26

To elect your benefits for 2019, please review this notice, the enclosed 2019 Benefits Information update, and 2019 Benefits Guidebook carefully and complete enrollment forms as follows:

- Medical, Dental, Vision – complete the "Benefit Enrollment & Changes Form" only if you need to change your current elections, OR if you are not currently enrolled, and are interested in enrolling.
- Medical Waiver - **Employees waiving medical insurance must complete a Medical Plan Waiver Form each year** in order to receive a waiver payment (benefit is paid as taxable income).
- FSA (Flexible Spending Accounts) – If you want to participate for 2019, you must complete the "Health/Dependent Care FSA 2019 Enrollment Form".
- Beneficiaries - Open Enrollment is the perfect time to update your beneficiaries. Please consider completing a new beneficiary form. Forms can be completed at any time throughout the year.

Open enrollment meetings are scheduled for Friday, November 9, at 9:30 a.m., 11:00 a.m. and 1:30 p.m. in the Sadove Student Center Conference Room (112). A general review of the College's benefits plans will be presented. If you have not already signed up, please do so now by visiting www.hamilton.edu/human-resources and click on "Benefits" and then on "Enrollment", or by calling Samantha Campione, ext. 4042.

Please keep in mind that after November 16th, you may not change your insurance and/or FSA elections unless you have a qualifying event, Examples of qualifying events include a change in marital status, dependents, or employment status (for a complete list, see page 4 of the Benefits Guidebook). If one of these events occur, you must notify Human Resources, submit proof of the event, and complete applicable forms within **30 days** of the event, or you will not be able to make the change until the next open enrollment period.

If you have any questions, or need assistance completing the forms, please contact Samantha Campione, ext. 4042, or Kim Hatzinger, ext. 4689.

Completed forms must be returned to Human Resources by Friday, November 16! Thank you.

Enclosures:

- 2019 Benefits Guidebook
- 2019 Benefits Information
- Information to Access Plan Documents Electronically
- 2019 Group Medical Insurance Rates
- 2019 Dental/Vision Insurance Rates
- FSA Enrollment Form
- Benefit Enrollment & Changes Form
- Medical Plan Waiver Form
- Life Insurance Beneficiary