



2024 Employee Benefits Open Enrollment Presentation

Presented by:



Contact Us for:

Claims Issues
Billing Issues
Benefit Questions
ID Cards

Email: erin@abentras.com
Call: (904) 285-3300



Medical Insurance – The Surest Medical Plan E8000

The Surest Plan

\$0 deductible

With Surest, you don't have a deductible—so your plan goes to work for you as soon as you use it.

Copays

You have clear costs (copays) in advance for

each medical service, treatment and prescription.

And your copay

typically covers other visit-specific services, such as:

Standard labs

X-rays and ultrasounds

Vaccinations and immunizations

Out-of-Pocket Maximum (your safety net)

That's the maximum amount you'll pay out-of-pocket in a plan year.

What services are covered by a Surest copay?

Your price for treatments includes the services needed to complete the procedure (like facility fees, procedure-specific anesthesia, etc.)

Why do my doctors have higher prices than other doctors?

Does this imply my doctor isn't good?

Pricing is determined based on cost and quality measures.

A provider may be priced higher than their peers based on location, treatment effectiveness, relative cost of specific treatments compared to alternatives, and/or the total cost the provider charges for the treatment.



Medical Insurance – Benefits

	Surest F8000 RX Plan
IN NETWORK	
Calendar Year Deductible (CYD)	\$0
Coinsurance	0%
Maximum Out of Pocket	\$8,000 / \$16,000
Embedded/Aggregate Deductible	Embedded
OFFICE SERVICES	
Primary Care Office Visit	Range: \$45 to \$150
Specialist Office Visit	Range: \$45 to \$150
Virtual Visit (PCP / Spec)	\$0 Designated Network
PREVENTIVE SERVICES	Covered 100%
HOSPITAL SERVICES	
Inpatient Hospital Visit	Range: \$400 to \$5,500
Outpatient Hospital Visit	Range: \$75 to \$5,500
EMERGENCY SERVICES	
Emergency Room Visit	\$1,000
Urgent Care Visit	\$100
OTHER SERVICES	
Independent Diagnostic Testing (X-Rays)	\$0
Independent Diagnostic Testing (Adv Imaging)	Range: \$250 to \$1,150
Independent Clinical Lab	\$0
Mental Health	Range: \$45 to \$4,500
PHARMACY SERVICES	
Creditable Coverage	Yes
Generic Mandatory / Pre-Authorization on Brand	Yes
Prescription Plan Deductible	No
Prescription Card (generic/brand/non-preferred)	\$10—\$25 / \$90 / \$200
Specialty Rx	\$550 / \$600 / \$650
Mail Order-90 Day Supply	\$25—\$65 / \$225 / \$500
OUT OF NETWORK	
Calendar Year Deductible	\$0
Coinsurance	0%
Maximum Out of Pocket	\$16,000 / \$32,000

Medical Deductions

Effective 1/1/2024

	Employee Cost Per Pay Period
Employee Only	\$55.00
Employee and Spouse	\$360.00
Employee and Child(ren)	\$300.00
Employee and Family	\$625.00

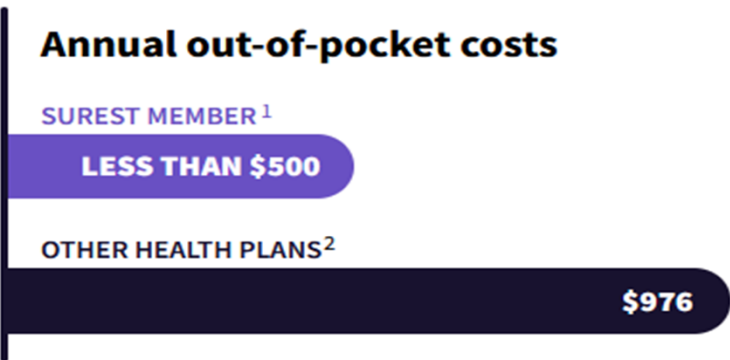
To locate a participating provider, simply visit <https://connect.werally.com/partner-login>, click on “Find a Doctor” and search under the Choice Plus network.



Medical Insurance – Clear Costs in Advance

Clear Costs in Advance

Surest members have lower out-of-pocket costs.



Pink eye

Sylvie wakes up with pink eye. It's been going around at daycare. Her parents are grateful for a virtual option.

- A virtual visit is \$0.
- Office (and Telehealth) visits are as low as \$45.

An office visit copay includes:

- Blood work
- Standard labs
- X-rays and ultrasounds



Emergency room

Jeremy wipes out on his snowboard and hurts his wrist. He's worried it's broken, so he heads to the ER.

- The emergency room price is \$1,000,

The copay for this scenario includes:

- Hospital charges
- Attending physician
- Radiologist
- X-rays and or ultrasound
- Arm splint

The average cost of treating common primary care treatable conditions at a hospital emergency room is \$2,032.²



Maternity: labor and delivery

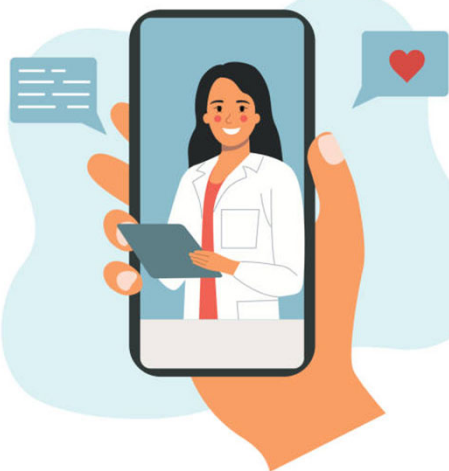
It's go time! Alex and Quinn head to the hospital to welcome their first baby.

- Labor and delivery at a quality hospital or birth center can be as low as \$2,400.

The labor and delivery copay includes:

- Hospital charges
- Obstetrician (OB)
- Anesthesiologist
- Epidural
- Emergency C-section
- Baby's stay (if discharged with the mother)

Medical Insurance — Virtual Care Options



Virtual care options are part of the Surest health plan.

The Surest health plan offers the following low- or no-cost programs to members.

Virtual visits



Video-chat with board-certified providers and behavioral health specialists through Doctor On Demand. Available 24/7 on demand or by appointment for preventive, chronic, urgent, and behavioral health care.

Chronic care self-management



Suffering from a chronic condition like diabetes or high blood pressure? Live life fully with Canary Health's Better Choices, Better Health (BCBH) virtual workshop.

Smoking cessation



Pivot can help people quit smoking. Includes an app, breath sensor, support community, and nicotine replacement therapy.

Cancer treatment decision support



Connect one-on-one with a board-certified patient advocate to help you understand your cancer diagnosis and treatment options.

Mental health support



Help improve your mental health — on your terms — with Talkspace. Connect with licensed mental health providers for counseling, therapy, and medication support.

Medical Insurance

— Talk Space

surest[™]
A UnitedHealthcare Company

talkspace



Getting started

Talkspace is your digital space for private and convenient mental health support. With Talkspace, you can receive counseling, therapy, and medication services from the convenience of your device (iOS, Android, and web).

All care is led by a behavioral health clinician or medical professional. Talkspace's network features thousands of licensed, insured, and verified therapists and specialized prescribers who can support a variety of needs—including, but not limited to:

- | | | | |
|--------------|--------------------|----------------------|------------------|
| ✓ Stress | ✓ Eating disorders | ✓ Identity struggles | ✓ Relationships |
| ✓ Anxiety | ✓ Substance use | ✓ Chronic issues | ✓ Healthy living |
| ✓ Depression | ✓ Sleep | ✓ Trauma & grief | ✓ ...and more |

Counseling and therapy

On average, members can begin communications within days of matching with a licensed provider. Therapists typically engage daily during their business hours. Live sessions can take place within days of scheduling.*

Medication evaluation and management

Find an available psychiatric prescriber in minutes. With Talkspace Psychiatry, you can schedule video appointments with an in-state, licensed provider who specializes in psychiatric evaluation. You'll meet virtually over live video within two weeks of booking (on average).

Additional services

Members have access to Talkspace education and self-help tools to complement your mental health journey. Designed by clinical experts, exercises are interactive, therapeutic, and easy to use.

Meditation

Journaling

Reflections

Positive thinking

Ready to get started?

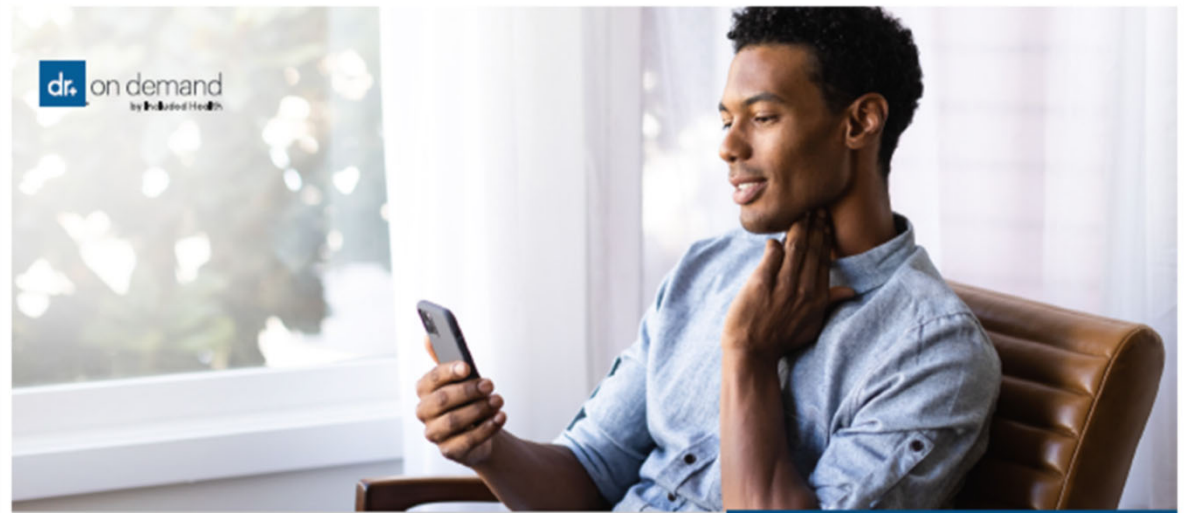
- To register, visit talkspace.com/connect
- Complete our QuickMatch™ provider finder tool to review your best match
- Schedule a live session or message right away

Questions?

Contact partners-support@talkspace.com or visit your benefit FAQ page

Medical Insurance – Dr. On Demand

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A UnitedHealthcare Company



Experience a new way to get care.

Built around you
and with you in mind.

Doctor on Demand by Included Health isn't your normal doctor's office. Our board-certified providers are here to serve you— when it works for you.

How can we help

Some examples of how our providers and therapists can help:

- + Urinary tract Infections
- + Sinus infections
- + Cold, flu, & COVID-19
- + Prescriptions & refills
- + Skin conditions & rashes
- + Ear infections
- + Headaches & migraines
- + Nausea & vomiting



Activate your free account now at
doctorondemand.com/surest

1.

Activate Your Free Account

Just go to doctorondemand.com, or download the Doctor On Demand app.

2.

Register

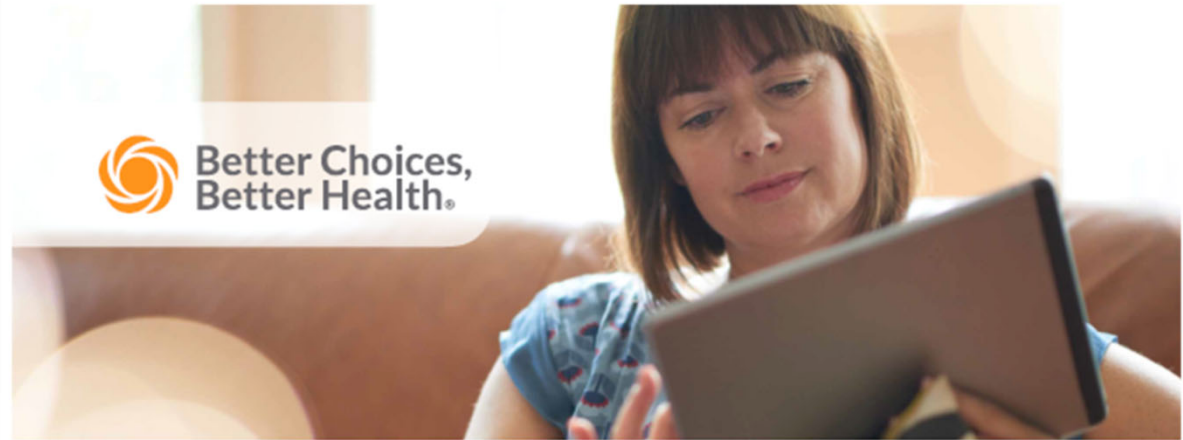
Answer a few questions and enter Surest as your health insurance.

3.

Get Care Anytime, Anywhere

Doctor On Demand provides 24/7 access to board-certified providers at your fingertips. The physician will assess your symptoms and get you on the path to feeling better.

Medical Insurance – Better Choices, Better Health



Better Choices, Better Health is a free 6-week online workshop that helps you take control of your health. Learn to manage long-term health conditions like **diabetes, high blood pressure, heart disease, sleep apnea, depression, arthritis** and others to improve your quality of life.



Learn new practical ways to deal with pain, fatigue and stress.

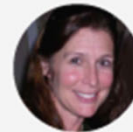


Get guidance from trained leaders with similar health challenges.



Connect with others just like you. Log in anytime that fits your schedule.

Join our online workshop at bit.ly/SurestBCBH



"I was surprised at how quickly we bonded online . Within the first or second session I felt like we were friends. We all had something in common. It was amazing how supportive we were of each other."

- Kelle, BCBH Participant

"I may have a chronic condition, but it doesn't have me."

- Muriel, BCBH Participant



Medical Insurance – Smoking Cessation Program

surest.
A UnitedHealthcare Company



PIVOT®

Don't let quitting smoking stress you out — try Pivot's SmartSensor

See how Pivot's breath sensor can
help you beat the stress of quitting.

Smoking may feel like stress relief in the
moment, but it actually makes stress worse as
time goes on.

Receive access to Pivot, the premier quit
smoking program, valued at over \$395. Tools
like the Pivot SmartSensor* can help replace
unhealthy habits with positive behaviors.

Convenience in your pocket.

Personalized and non-judgmental, Pivot offers a
choice of tools and support.

- Pivot App
- SmartSensor*
- Free supply of Nicotine Replacement Therapy (NRT)*
- Unlimited access to personal coaching
- Online community

*NRT and the Pivot Sensor are only available only for those who smoke cigarettes.

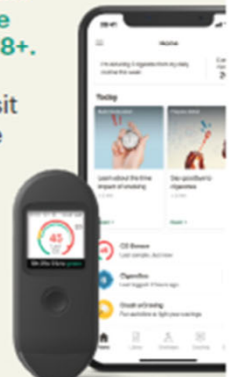
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Get Started!

If you or someone you
know would like to quit
tobacco, Pivot is available
for \$0 copay for eligible
Surest members ages 18+.

Scan the QR code or visit
pivot.co/surest and use
code **surest**



Do you vape, chew, or smoke cigars?
Pivot can help with that too!

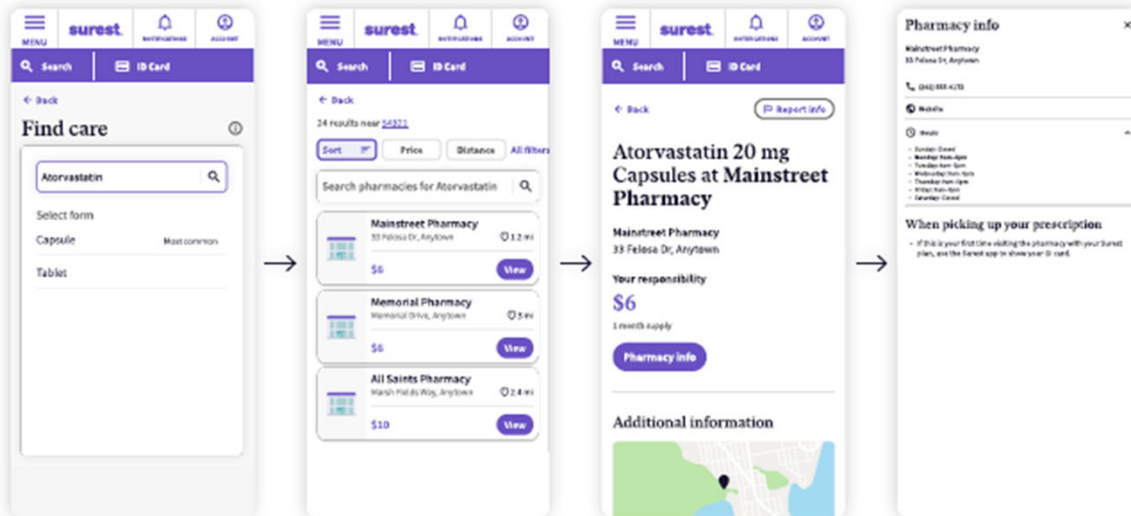
Compare costs

Sign in to your member account on the Surest app or Benefits.Surest.com. You can:

- View a list of prescriptions covered by your Surest plan.
- Check which price tier your covered prescription falls under.
- Find retail pharmacies within Navitus's large pharmacy network.

Shopping around is part of the intuitive Surest plan design. When you can check prices in advance and compare options, you have opportunities to save.

If the cost at the pharmacy is less than the assigned copay, you'll pay the lower cost.



App screenshots are for illustrative purposes only.



Medical Insurance – Drug Search

surest™



Still have questions?

Call Surest Member Services at
866-683-6440, Monday – Friday, 6 am – 9 pm CT.

surest | United
Healthcare

Subscriber
John R. Sample
Dependent
John Sample
Joe Sample
Jessica Sample

ID number
000000000000
000000000001
000000000001
000000000001

Group 00000000
NAVITUS
PLAN 000000
RX GEN 000000
RX PCN NAVI
RX GRP ENAR
COPAY Variable

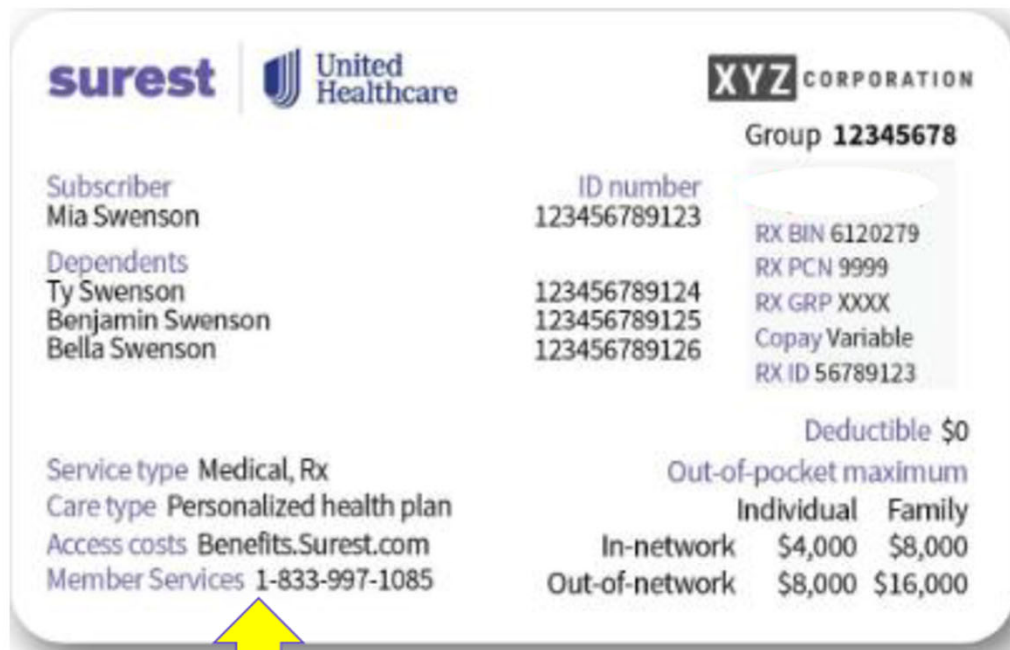
Helpful tip

When you fill your prescription at the pharmacy, show them your Surest ID card. This card has the details needed to send your pharmacy claims to Surest.

Card is for illustrative purposes only.

Medical Insurance – ID Card Sample

ID Card Sample 1/1/23



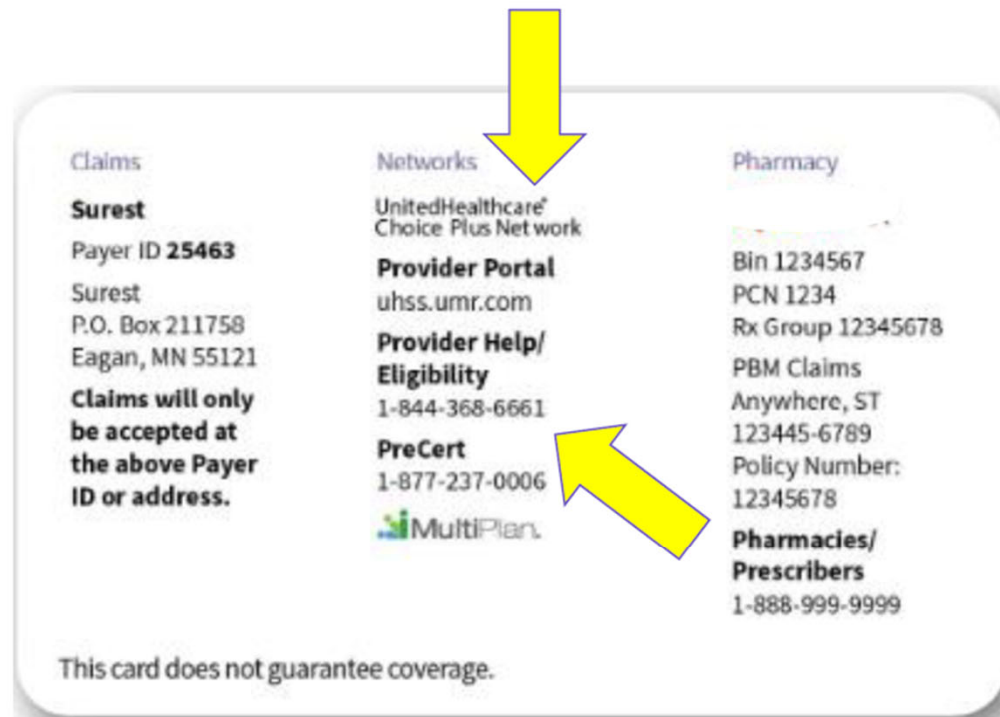
The front of the ID card displays the Surest and United Healthcare logos, the member's name (Mia Swenson), and their dependents (Ty Swenson, Benjamin Swenson, Bella Swenson). It also shows the ID number (123456789123), the group number (12345678), and the service type (Medical, Rx). A yellow arrow points to the Member Services contact information at the bottom left.

XYZ CORPORATION										
Group 12345678										
Subscriber Mia Swenson	ID number 123456789123									
Dependents Ty Swenson Benjamin Swenson Bella Swenson	RX BIN 6120279 RX PCN 9999 RX GRP XXXX Copay Variable RX ID 56789123									
Service type Medical, Rx Care type Personalized health plan Access costs Benefits.Surest.com Member Services 1-833-997-1085	Deductible \$0 Out-of-pocket maximum <table border="1"><thead><tr><th></th><th>Individual</th><th>Family</th></tr></thead><tbody><tr><td>In-network</td><td>\$4,000</td><td>\$8,000</td></tr><tr><td>Out-of-network</td><td>\$8,000</td><td>\$16,000</td></tr></tbody></table>		Individual	Family	In-network	\$4,000	\$8,000	Out-of-network	\$8,000	\$16,000
	Individual	Family								
In-network	\$4,000	\$8,000								
Out-of-network	\$8,000	\$16,000								

Front

Your coverage information is on the front of the card. If you have additional questions, contact Surest Member Services.

Your provider will need the information on the back of your card to verify your coverage. **Providers and facilities which are contracted in the UnitedHealthcare Choice Plus Network are also on the Surest Network.**



The back of the ID card provides contact information for claims, networks, and pharmacy. A yellow arrow points to the Provider Portal URL (uhss.umr.com) under the Networks section. Another yellow arrow points to the PreCert contact information (1-877-237-0006) under the Networks section.

Claims	Networks	Pharmacy
Surest Payer ID 25463 Surest P.O. Box 211758 Eagan, MN 55121 Claims will only be accepted at the above Payer ID or address.	UnitedHealthcare® Choice Plus Net work Provider Portal uhss.umr.com Provider Help/ Eligibility 1-844-368-6661 PreCert 1-877-237-0006 MultiPlan.	Bin 1234567 PCN 1234 Rx Group 12345678 PBM Claims Anywhere, ST 123445-6789 Policy Number: 12345678 Pharmacies/ Prescribers 1-888-999-9999

This card does not guarantee coverage.

Back

Benefits can be verified by your provider through the portal address above. Providers can also call the dedicated Provider Help line.

Medical Insurance – Member Services

Surest Member Services Is Here For You

Call, chat or email

Get help with:

- Provider searches
- Coverage questions
- Claims status
- Condition management programs
- Prescription benefit questions
- Provider and facility outreach/education
- General questions



Surest Member Services:

1-866-683-6440

Monday through Friday

7:00 am–10:00 pm

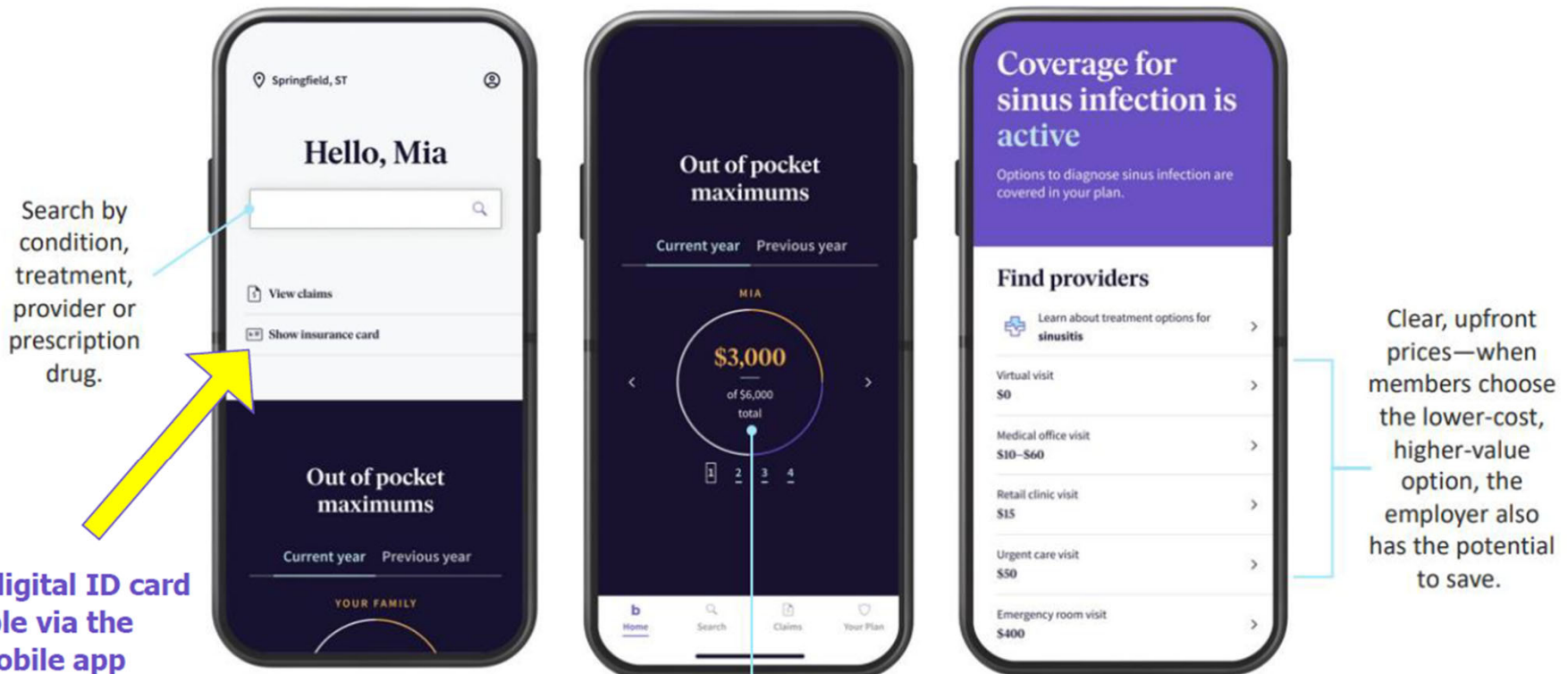
surest



Medical Insurance – Surest Mobile App

The Surest Mobile App

A BETTER, EASIER member experience



Members are protected with an out-of-pocket maximum to cap their annual spend.

Flexible Spending Account – iSolved Benefits

Chancy Drugs will utilize iSolved Benefits to administer your flexible spending account.

Health Flexible Spending Account

Enroll in up to **\$2,500** in pre-tax dollars which can be used on medical, dental and vision expenses.

* You are eligible to participate in the plan **only** if elections are made during Annual Open Enrollment or when first eligible.

* **FSA Funds do NOT rollover**. It is important to be conservative in making elections because any unused funds left in your FSA at the close of the Plan Year are not refundable to you.

Dental Insurance – MetLife

	Low Option		High Option	
	In-Network	Out of Network	In-Network	Out of Network
Calendar Year Deductible	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$50 / \$150
TYPE 1 SERVICES - PREVENTIVE				
Deductible Applies?	No	No	No	No
Cleaning / Exams	100%	100%	100%	100%
TYPE II SERVICES - BASIC				
Deductible Applies?	Yes	Yes	Yes	Yes
Fillings	80%	80%	90%	90%
Basic Misc. Services	80%	80%	90%	90%
Simple Extractions	80%	80%	90%	90%
Perio Maintenance	80%	80%	90%	90%
TYPE III SERVICES - MAJOR				
Deductible Applies?	Yes	Yes	Yes	Yes
Other Perio	50%	50%	60%	60%
Endodontic Services	50%	50%	60%	60%
Surgical Extractions	50%	50%	60%	60%
ANNUAL PLAN MAXIMUM	\$1,000	\$1,000	\$2,000	\$2,000
TYPE IV SERVICES - ORTHODONTIA			50%	50%
Deductible Applies?	N / A	N / A	No	No
Orthodontia Dep Age Limit			up to age 19	up to age 19
Lifetime Orthodontia Max			\$1,000	\$1,000
Child / Student age limit	Up to age 26	Up to age 26	Up to age 26	Up to age 26
Annual Open Enrollment	Yes	Yes	Yes	Yes
Missing Tooth Exclusion Waived	No	No	No	No
R & C Out of Network	N / A	90th	N / A	99th

Dental Insurance – Deductions

Effective 1/1/2024

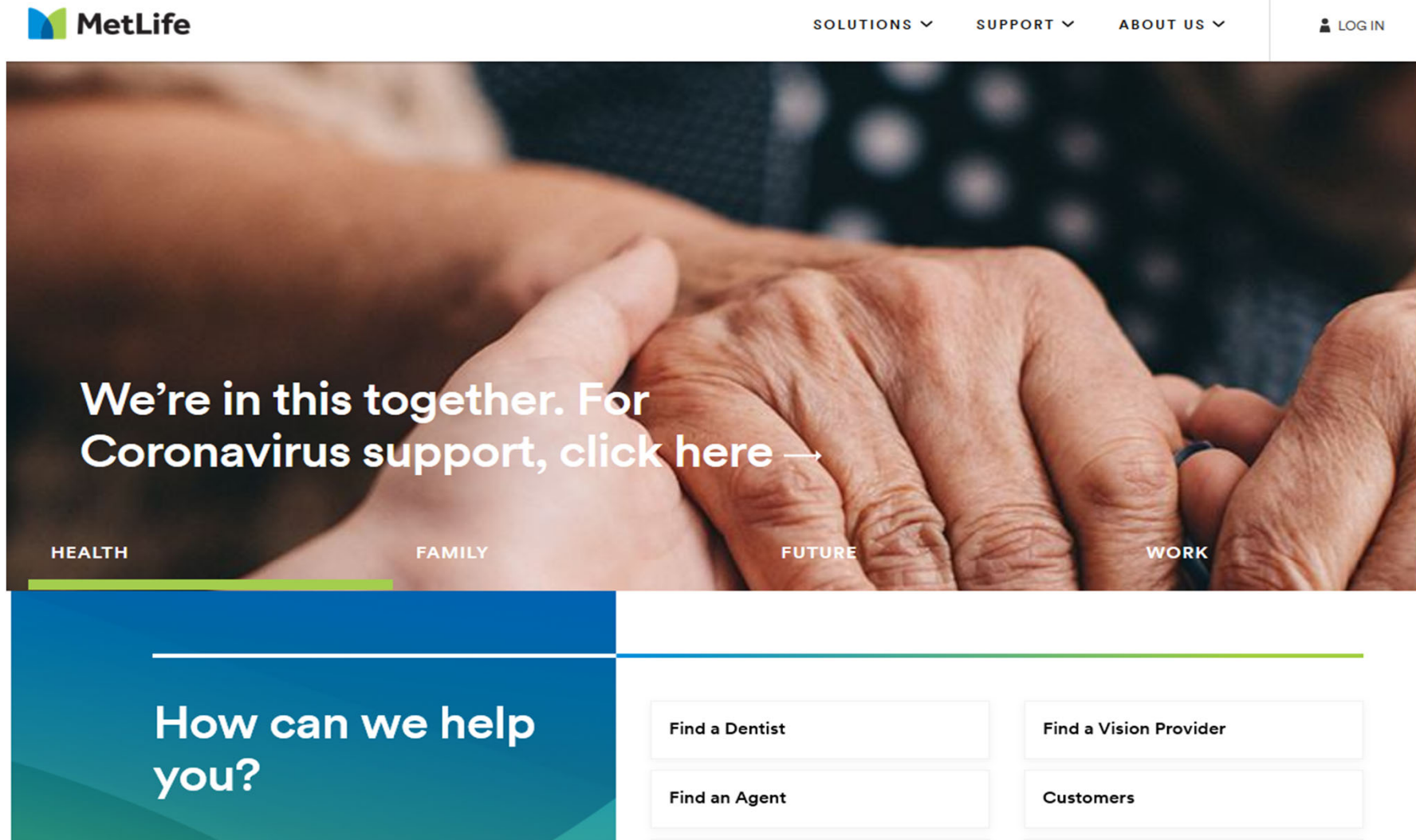
	LOW Plan Per pay Period	HIGH Plan Per pay Period
Employee Only	\$14.51	\$21.05
Employee and Spouse	\$27.51	\$40.36
Employee and Child(ren)	\$30.65	\$44.35
Employee and Family	\$46.64	\$67.97



IMPORTANT NOTE: MetLife doesn't provide dental ID cards, but verifications can be made by supplying your SSN to your provider at the date of appointment.



Dental Insurance – Provider Search



1. Visit www.metlife.com
2. Click on 'Find a dentist'
3. Choose **PDP Plus** network
4. Add your location and click search

Vision Insurance – MetLife

	In-Network	Out of Network
Eye Exams	\$10 Copay	\$45 Allowance
Contact Lens Exam	\$60 Max Copay	Applied to Allowance
Materials	\$25 Copay	N / A
Frames	\$150 Allowance \$170 Featured Frames	\$70 Allowance
Frames @ Walmart, Sams & Costco	\$85 Allowance	\$70 Allowance
LENSES		
Single	100% after \$25 Copay	\$30 Allowance
Bifocal	100% after \$25 Copay	\$50 Allowance
Trifocal	100% after \$25 Copay	\$65 Allowance
Lenticular	100% after \$25 Copay	\$100 Allowance
Photochromic	\$47 - \$82 Copay	Applied to Allowance
Anti-Reflective	\$41 - \$85 Copay	
UV Coating	Covered in Full	
Scratch Resistance	\$17 - \$33 Copay	N / A
Laser Vision	Discount Available	
CONTACT LENS		
Medically Necessary	100% after \$25 Copay	\$210 Allowance
Elective	\$150 Allowance	\$105 Allowance
BENEFIT FREQUENCY		
Vision Exams	Once every 12 Months	Once every 12 Months
Spectacle Lenses	Once every 12 Months	Once every 12 Months
Frames	Once every 12 Months	Once every 12 Months
Contact Lens Allowance	Once every 12 Months	Once every 12 Months
Child / Student Age limit	Up to Age 26	Up to Age 26
Annual Open Enrollment	Yes	Yes
Network Used:	MetLife	N / A

Second Pair Rider includes one of the following:

- Two pair of Glasses
- One pair of Prescription Glasses and an allowance towards contacts
- Double your contact lens allowance

Vision Insurance – Deductions

NO CHANGES TO EE
DEDUCTIONS!!

Effective 1/1/2024

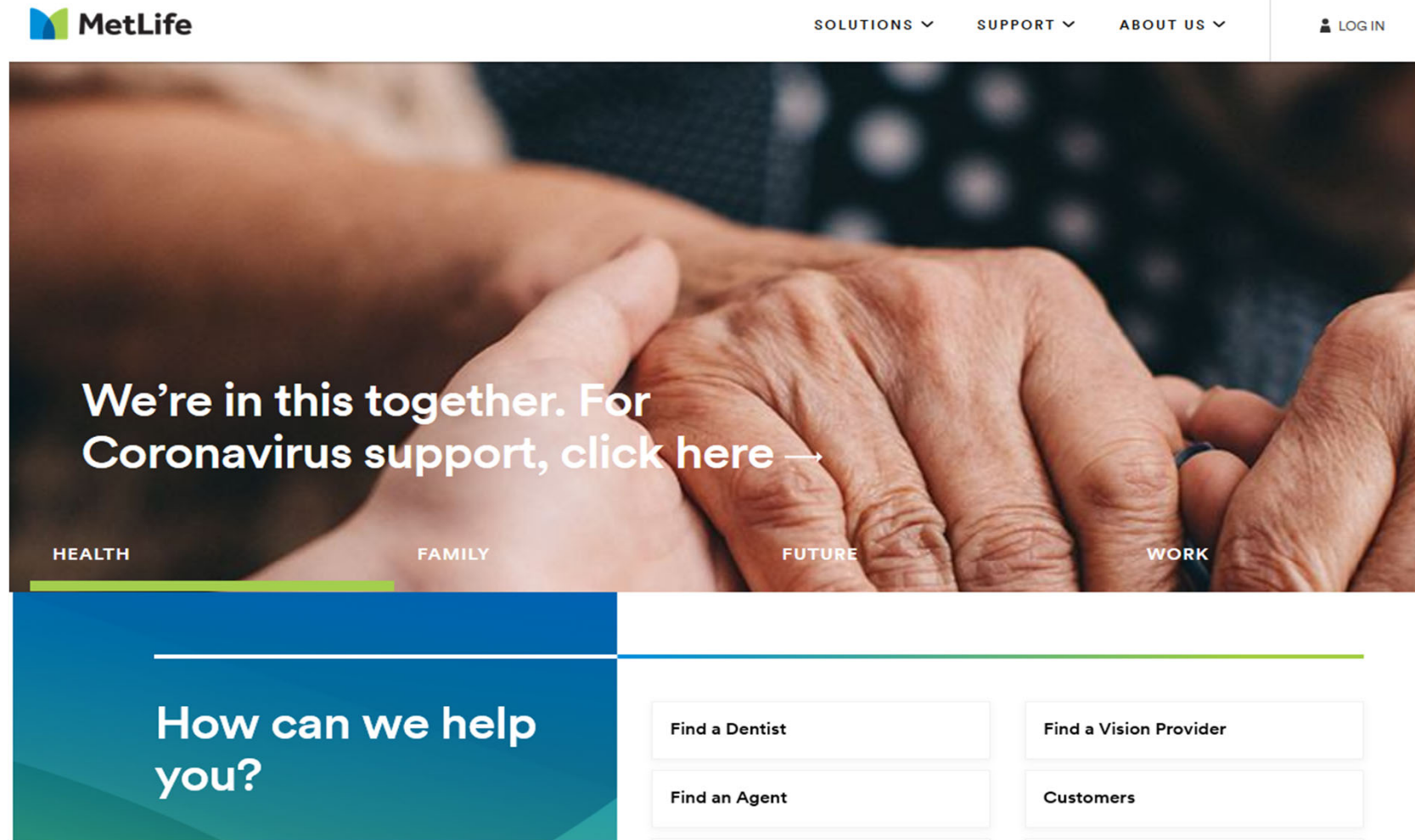
	PPO Plan Per Pay Period
Employee Only	\$3.93
Employee + Spouse	\$7.87
Employee + Child(ren)	\$6.66
Family	\$10.98



IMPORTANT NOTE: MetLife doesn't provide vision ID cards, but verifications can be made by supplying your SSN to your provider at the date of appointment.



Vision Insurance – Provider Search



1. Visit www.metlife.com
2. Click on 'Find a Vision Provider'
3. Choose **MetLife Vision PPO** network
4. Add your location and click search

Group Term Life & AD&D Insurance – The Standard

Chancy Drugs will provide each full-time active employee with Life and Accidental Death and Dismemberment coverage through the Standard.

It will be a requirement to enter your primary and contingent beneficiaries into Abentras Access.



Group Voluntary Life Insurance – The Standard

Employee:

\$10,000 increments up to \$500,000; not to exceed 8x BAE

\$100,000 Guaranteed Issue (GI)

Spouse:

\$5,000 increments up to 100% of EE amount up to \$250,000

\$25,000 Guaranteed Issue (GI)

**Spouse cost based on Employee's Age*

Children:

\$5,000 or \$10,000

\$10,000 Guaranteed Issue

**Children thru Age 25*

*For all Supplemental Life insurance amounts over the Guaranteed Issue (GI), an Evidence of Insurability (EOI) form is required by the Standard. If you waive out of the coverage today and enroll next OE, you will have to complete an EOI form regardless of benefit election amount.

Voluntary Disability Insurance – The Standard

Voluntary Short-Term Disability

Employee Paid	Benefits Begin	15 th Day for injury/illness
	Benefit Percentage	60% of Weekly Earnings
	Weekly Benefit Maximum	\$1,000
	Benefit Duration	11 weeks

Voluntary Long-Term Disability

Employee Paid	Benefits Begin	91 st Day
	Benefit Percentage	60% of Monthly Earnings
	Monthly Benefit Maximum	\$5,000
	Benefit Duration	SSNRA

If you waive out of the disability benefits during last year's OE or as a new hire, you will be required to fill out an Evidence of Insurability (EOI) form and go through health underwriting.

Voluntary Accident Insurance – Reliance Standard

- Voluntary benefit
- Event/Accident must occur after the effective date of the coverage
- Post-tax benefit
- This benefit is independent from your health insurance
- Children are covered up to their age of 26
- This benefit is portable – meaning should you leave the company you can continue with the benefit on your own

Voluntary Accident Insurance – Reliance Standard

COVERAGE	Off Job Only
Employee	\$50,000
Spouse	\$25,000
Child	\$10,000
ACCIDENTAL DEATH & DISMEMBERMENT	
Loss of Life	100% of Benefit Amount
Catastrophic Loss	100% of Benefit Amount
Single Loss	50% of Benefit Amount
Speech	100% of Benefit Amount
One or more entire toe / finger	3% of Benefit Amount
OTHER BENEFITS	
Portable	Yes
Initial Hospital Confinement	\$100 per day up to 365 days
ICU Confinement	\$200 per day up to 30 days
Regular Ambulance / Air Ambulance	\$150 / \$750
FRACTURE OF BONE OR BONES	
Skull	\$1,500 up to \$10,000
Hip, Thigh (femur)	\$1,600 up to \$6,400
Leg / Pelvis	\$1,600 up to \$3,200
Hand or Wrist	\$600 up to \$1,200
Ribs, Fingers or Toes	\$100 up to \$600
Coccyx	\$300 up to \$600
COMPLETE DISLOCATION OF	
Hip Joint / Knee Joint	\$1,500 up to \$4,800
Ankle / Collarbone	\$900 up to \$1,800
Wrist or Lower Jaw / Shoulder	\$450 up to \$900
Elbow / Finger	\$150 up to \$900
Child / Student age limit	Birth up to Age 26
Age Limitations	Must be under age 70 to enroll
Pre-existing	None

Please
visit the
enrollment
platform
for
all
deductions!!

Voluntary Critical Illness Insurance— Reliance Standard

- Voluntary benefit
- Guarantee Issue at Open Enrollment
- Event must occur after the effective date of the coverage
- This benefit is independent from your health insurance
- Post-tax benefit
- Spouse rates are based on the employee's age
- Children are covered up to their age of 26
- This benefit is portable – meaning should you leave the company you can continue with the benefit on your own

Voluntary Critical Illness Insurance— Reliance Standard

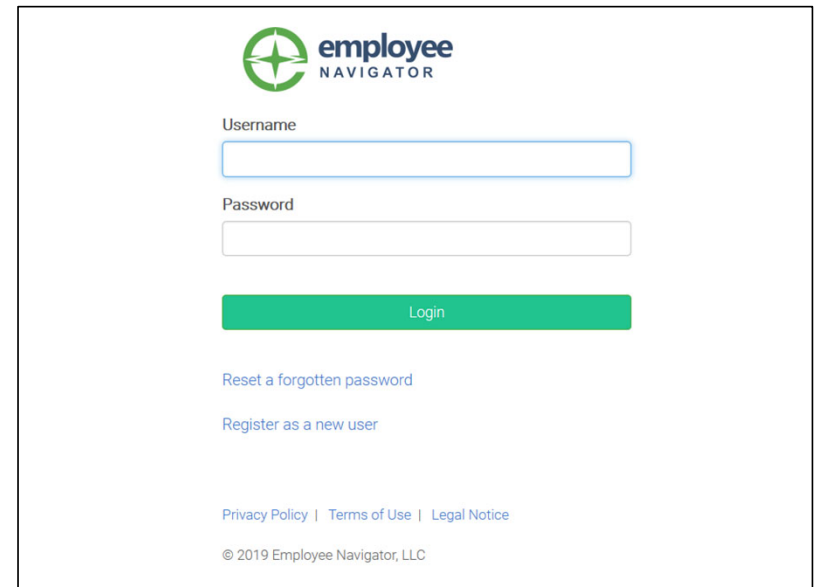
BENEFIT AMOUNT	
Employee Benefit Amount	\$10, 000 or \$20,000
Spouse Benefit Amount	100% EE Amt - \$10,000 increments up to \$20,000
Child Benefit Amount	50% Employee Amount
RECURRENT BENEFIT	
Employee Recurrence - 6 months	100% of benefit in same category
Spouse Recurrence - 6 months	100% of benefit in same category
Child Recurrence - 6 months	100% of benefit in same category
Subsequent Occurance - 3 months	100% of benefit in different category
COVERED ILLNESS	
Alzheimer's	100% of Benefit Amount
Benign Brain Tumor	100% of Benefit Amount
Carcinoma in Situ - Partial benefit	50% of Benefit Amount
Coma	100% of Benefit Amount
Coronary Disease - Partial Benefit	50% of Benefit Amount
Heart Attack	100% of Benefit Amount
Life Threatening Cancer	100% of Benefit Amount
Loss of Sight	100% of Benefit Amount
Major Organ Failure	100% of Benefit Amount
Occupational Hepatitis	100% of Benefit Amount
Occupational HIV	100% of Benefit Amount
Paralysis	100% of Benefit Amount
Parkinson's	50% of Benefit Amount
Ruptured Cerebral, Carotid or Aortic Aneurysm	100% of Benefit Amount
Severe Brain Damage	100% of Benefit Amount
Skin Cancer - Partial Benefit	5% of Benefit Amount
Stroke	100% of Benefit Amount
Annual Election	EOI Required for Late Entrants
Pre-existing	None

Please visit Abentras Access for all deductions!!

Online Enrollment Portal Instructions

- Go to <https://www.employeenavigator.com/benefits/Account/Login>
- Once on the login screen, click 'Register as a new user'. You will need to provide your **First name**, **Last name**, **Company Identifier** (Chancy-Drugs), **PIN** (last 4 digits of your SSN) and **Birthday**.
- Create your username and password (minimum length of 6, number and symbol required) and click the 'I agree with the terms of use' box.
- If you forget your password, click on the 'Reset a forgotten password' link, choose the employee option, input username, click Next and an email will be sent to you. If you don't remember your username, click the 'Don't know your username?' link, input requested information, click 'Request a Reset' and an email will be sent to you.

Open Enrollment will be held from
December 13th through December 20th



The screenshot shows the Employee Navigator login interface. At the top is the logo, which consists of a green circular icon with a white compass rose and the text "employee NAVIGATOR". Below the logo are two input fields: "Username" and "Password". The "Username" field is currently empty and has a blue border. The "Password" field is also empty and has a grey border. Below these fields is a green "Login" button. Under the "Login" button are two links: "Reset a forgotten password" and "Register as a new user". At the bottom of the page are three links: "Privacy Policy", "Terms of Use", and "Legal Notice". The footer text reads "© 2019 Employee Navigator, LLC".

2024 Open Enrollment Timeline

Open Enrollment Meetings	12/13/2023
Employee Navigator Enrollment Portal Opens	12/13/2023
Employee Navigator Enrollment Portal Closes	12/20/2023
EOI (Evidence of Insurability) Forms Due	12/29/2023
Effective Date of Coverage	1/1/2024



**ANY
QUESTIONS?**

Notes

