

U.S. BENEFITS

How do you Benefit?

2020 OPEN ENROLLMENT GUIDE

ACCESS/CHANGE YOUR BENEFITS IN VANTAGE:

United → Quick Links → US Benefits → Benefits Tab → Open Enrollment Tile
Or
Use the Mobile App

ON THE BENEFITS DASHBOARD YOU CAN:

- *Access information about your current benefits*
- *Report a qualifying change and declare an enrollment event*
- *Manage your dependents and beneficiaries*
- *Access benefits documents and forms (only online)*

The screenshot displays the 'Benefits' dashboard for a user named Michael S. The main section is titled 'Annual Enrollment' and features a prominent message: 'Your enrollment is incomplete.' Below this, a calendar icon indicates '16 DAY(S) LEFT TO ENROLL' and a 'CONTINUE ENROLLMENT' button. The dashboard is organized into several functional tiles:

- Benefits Information:** View all benefit summary plan descriptions and documents along with frequently asked questions. Includes a 'VIEW FORMS' button.
- Current Benefits:** Review your current benefits or download confirmation statements related to benefit changes. Includes a 'VIEW BENEFITS' button.
- Report a Qualifying Change:** Add/remove a dependent or report any event that allows you to make changes outside of the yearly enrollment period. Includes a 'DECLARE AN EVENT' button.
- Manage Information:** Edit or add dependents or beneficiaries, View your personal info. Includes a 'MANAGE' button.
- Annual Enrollment:** A summary tile showing 'Your enrollment is incomplete.' and '16 Days left To Enroll' with a 'CONTINUE ENROLLMENT' button.

FREQUENTLY ASKED QUESTIONS

This section provides answers to commonly asked questions surrounding open enrollment activities. After making any changes to your benefits or benefits information, be sure to click the confirm button. You will receive a confirmation email to acknowledge your updated benefit elections. If you have a question that is not answered here, please email the benefits team at benefits@wwt.com.

1) When is open enrollment and when is the last day to make any changes to my benefits?

Open enrollment is November 4th to November 15th. The last day to make any changes to your benefits is Friday, November 15th. All changes will be effective January 1st, 2020.

2) What types of changes can be made during open enrollment?

Within Vantage, you will be able to:

- Enroll or drop health coverage
- Add or drop dependent health coverage
- Enroll, drop or increase voluntary life insurance
- Re-enroll in flexible spending **(You must re-enroll in this benefit every year)**
- Enroll or drop legal insurance coverage **(You must actively drop this coverage if you want to opt out)**

**If you are adding dependents to the health plan, you will be required to submit documentation to support dependent verification. These documents will be uploaded in Vantage.*

3) If I do not want to change any of my benefits, do I have to participate in open enrollment?

No. We conduct a passive enrollment. If you do not need to change any of your benefits for 2020, then no further action is required. We encourage you to verify all dependents and beneficiaries within Vantage to maintain accurate information on file.

**If you have Health and/or Dependent Care Flexible Spending, you must re-enroll in this benefit every year.*

4) What if I have a life event (birth of child, marriage, loss of external coverage, i.e.) during open enrollment?

If you have a life event during open enrollment, then you will create a life event of the specific event with the "Report a Life Event" tile on the benefits dashboard. Once you confirm and receive a confirmation of this transaction, you will then have to click on the open enrollment tile on the benefits dashboard and update your benefits to reflect the same change made previously with the life event. You will also receive a confirmation when this is completed.

**If you are a new hire during the time of open enrollment, you must complete your new hire life event in addition to the open enrollment life event.*

5) What is the maximum amount of supplemental life insurance I can enroll in during open enrollment?

If you currently do not have life insurance and are outside of 31 days of being a new hire, you may select any amount, but you will be requested to submit health documentation by Cigna to be approved for the selected amount. If you are currently enrolled, you may increase your amount in the increments below up to the guaranteed amount during open enrollment:

Employee: **Up to \$20,000** Spouse: **Up to \$10,000** Children: **Up to \$10,000**

**If you are electing or would like to elect more than the guaranteed amount, then you will be required to submit health documentation to Cigna to be approved for the elected amount. This information will be mailed directly to your home within 7- 10 business days.*

6) When will I receive new insurance cards?

New insurance cards that reflect open enrollment updates will be mailed to your home in mid- December. If you do not receive new insurance cards, please email benefits@wwt.com or you may order them on umr.com with your member ID, located on the back of current insurance card.

7) Where can I find all benefit summary plan documents and information?

All documents for every benefit are located in the forms library with the following directions: United > US Benefits > Benefits Tab > Benefits Information