

Your 2020 Benefits Timeline

November 22nd: Open Enrollment Closed

- Your Benefit Elections are locked in for the year unless you experience a Life Event and request a change within 31 days. For detailed information on Life Events visit: <http://www.navbenefits.org/life-stages/>
- If you have an outstanding Open Enrollment task in Workday, please complete it as soon as possible. This includes medical waivers for Field Staff.

November 22nd-December 31st: Open your HSA

If you plan on contributing to an HSA (not an FSA) you will need to go to Fidelity's website www.netbenefits.com and Open your HSA. It is already there waiting for you to complete this step. For detailed instructions visit: <http://www.navbenefits.org/life-stages/enrollment-workday/> or call 1-800-343-0860. Once this step is completed, you will receive your debit card within 2-3 weeks.

January 1st: Your New Benefits go into Effect

- Your deductibles for insurances will reset. For information on coverage or contact information for your insurance companies, visit: <http://www.navbenefits.org/benefit-plans/>
- All new contributions for 2020 HSA and FSA will go into Fidelity. You can continue to use your Optum account/debit card.
- If you would like to make changes to your HSA contribution amounts, you can do this on Fidelity's website www.netbenefits.com. As always, changes take 1-2 paycheck to take effect.

March 2020: Optum opportunities will come to an end

- 2019 claims can be submitted to Optum for reimbursement up until March 30th.
- There will be opportunities to transfer your Optum account balance to Fidelity. *Due to unforeseen circumstances, instructions and dates are currently unavailable. Please monitor NavWeekly and your Navigator email accounts for updates.* If you would like to transfer the balance on your own, you are able to do so by working with both Optum and Fidelity.
- Optum's relationship with The Navigators will end. This means, if you plan on leaving your account balance with Optum, the Navigators will be unable to assist with claims, fees, account access and other questions regarding Optum.

As always, information about your benefits including how to contact our benefits vendors can be found year-round at www.navbenefits.org