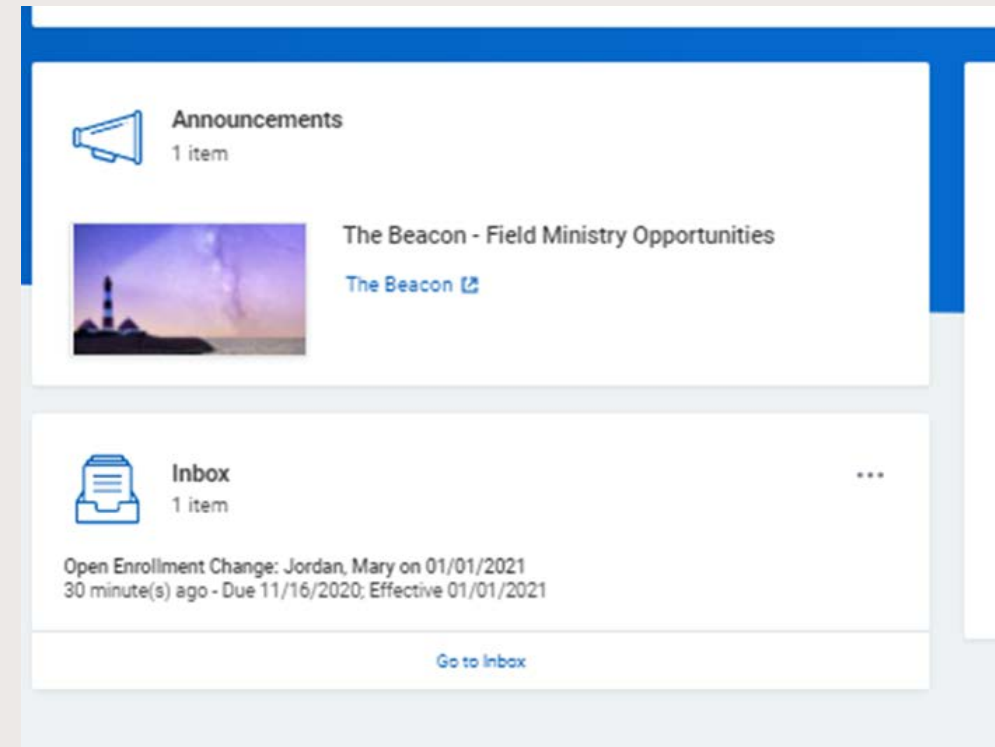


How to Elect Your 2021 Benefits

All Benefits Eligible Employees are required to elect their benefits regardless of whether or not you will be making changes or waiving your benefits

Login to Workday and look for the Open Enrollment Inbox Task



Step One: Electing Medical, Dental, and Vision Coverage

ACTION REQUIRED: ANNUAL OPEN ENROLLMENT MEDICAL DENTAL VISION

INSTRUCTIONS:

Please begin your benefit elections below and click "Continue" at the bottom of each screen when you are ready to move on.

If you need to add a dependent, you may do so on this page or by leaving Open Enrollment and visiting your Benefits page in Workday. Adding dependents does not enroll your loved ones in benefits. You must enroll them on this screen.

You must click "Submit" on the last page otherwise your elections will not be final. *We cannot accept late submissions*

NOTE: Medical, Dental, and Vision coverage can only be changed within 31 days of a [qualifying life event](#). If you do not have a [qualifying life event](#), or if you miss the 31 day window, you cannot make any changes until the next Open Enrollment.

ADDITIONAL INSTRUCTIONS FOR FIELD STAFF:

If you are *waiving* the medical plan for yourself or a dependent, you must meet the [eligibility criteria](#). Once your elections have been submitted you are required to complete a Waiver Form and upload it into Workday. You will receive an additional task in your Workday inbox to complete this process.

NOTE: Although you fund-raise the amounts for your medical premiums, your premiums are paid 100% by your employer *according to the IRS*. This means that you and your family are not eligible for state-provided health insurance (i.e. "Medicaid") nor are you eligible for government subsidies for marketplace plans.

Visit our [Navbenefits](#) website for more information about your benefits. If you have questions please contact benefits@navigators.org and someone will contact you within 24-48 hours.

Health Care Elections 3 items

Benefit Plan	*Elect / Waive	Enroll Dependents	Coverage	Employee Cost (Monthly)	Employer Contribution (Monthly)
Medical - Aetna Global HDHP Field Staff US	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<div>✕ Jordan, Michael</div>	Employee + 1		\$915.00
Dental - MetLife Dental	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<div>✕ Jordan, Michael</div>	Employee + 1	\$67.00	
Vision - Aetna Global Vision	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				

Continue

Save for Later

Cancel

67.00

915.00

- Elections are locked-in after Open Enrollment unless you experience a Life Event. Changes can only be made within 31 days of the Life Event
- Field Staff waiving Medical Coverage must meet eligibility and fill out a waiver each year.
- Premium rates can be found here. Field Staff rates are considered Employer Contributions
- Continue on to HSA/FSA

Step Two: Electing HSA Contributions

CONTRIBUTION CHANGES

For January 2021 contribution elections, please calculate below

ALL OTHER contributions changes throughout the year must be elected at Fidelity. Changes take 1-2 paychecks to take effect.

Accounts are with Fidelity on [Netbenefits](#) alongside your Retirement Savings accounts.

IMPORTANT: If you have a foreign address with Fidelity, are you subject to Federal restrictions on investment accounts. HSA address changes are done with Fidelity directly

Benefit Deduction Periods Remaining 24

Remaining Deductions Override

0

> Health Savings Account Plan Dependencies

Health Savings Election 1 item

Benefit Plan	*Elect / Waive	Contribution Range (Annual)	Supporting Information
Health Savings Account - Fidelity HSA	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<p>Your number of remaining payroll deductions for the year 24</p> <p>Your actual contributions from payroll \$0.00</p> <p>How much do you want to contribute for the total year? <input type="text" value="1,800.00"/></p> <p>How much do you want to contribute per paycheck (Semi-monthly)? <input type="text" value="75.00"/></p> <p>Your contribution (Monthly) \$150.00</p>	<p>Maximum Contribution (Annual) \$7,200.00</p> <p>Provider Website Fidelity Investments</p> <p>Plan Description HSA Plan</p>

Continue

Save for Later

Go Back

Cancel

- HSAs are only available to those who elected into the Medical Plan. Please read the eligibility guidelines on this page carefully (*not shown*)
- The IRS maximum contribution amount based on your Medical elections is shown here. Reaching this amount is based on 24 deductions
- Select an annual amount to be divided into 24 deductions or an amount per paycheck (2 deductions a month)
- Continue on to FSA & Review

Step Three: Electing an FSA

FLEXIBLE SPENDING ACCOUNT (FSA)

ELIGIBILITY GUIDELINES

The FSA is a good choice for staff members who are not eligible for the HSA. Visit [NavBenefits](#) for more information on FSAs

You can only elect the FSA during Annual Open Enrollment or during a Qualifying Life Event. **Contribution amounts cannot be changed throughout the year.**

You cannot have an FSA and HSA within the same calendar year

IMPORTANT: This is a **use-it or lose-it** plan, and is only available for claims made during the current year, however, you can roll over up to \$500 of unused contributions into a following calendar year.

Your account will be available on your [Fidelity platform](#) alongside your Retirement Savings Accounts. All claims must go through Fidelity

Remaining Payroll Deductions 24

Remaining Deductions Override

> Spending Account Plan Dependencies

Spending Account Elections 1 item

Benefit Plan	*Elect / Waive	Contributions	Supporting Information
Flexible Spending Account - Fidelity Investments	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<p>Your number of remaining payroll deductions for the year 24</p> <p>Your actual contributions from payroll \$0.00</p> <p>How much do you want to contribute for the total year? <input type="text" value="0.00"/></p> <p>How much do you want to contribute per paycheck (Semi-monthly)? <input type="text" value="0.00"/></p> <p>Your contribution (Monthly) \$0.00</p>	<p>Maximum Contribution (Annual) \$2,750.00</p> <p>Provider Website Fidelity Investments</p> <p>Plan Description FSA Plan</p>

Continue

Save for Later

Go Back

Cancel

- If you are not eligible for the HSA, you may choose to have an FSA. **You cannot have an FSA and HSA in the same calendar year** Please read and understand FSA guidelines set by the IRS

- The IRS maximum contribution amount is here

- Select an annual amount to be divided into 24 deductions or an amount per paycheck (2 deductions a month) **This amount cannot be changed**

- Continue on to FSA & Review

Step Four: Review Your Elections

ACTION REQUIRED: ANNUAL OPEN ENROLLMENT REVIEW YOUR ELECTIONS

IMPORTANT INFORMATION REGARDING YOUR SUBMISSION FOR BENEFITS

By clicking the Submit button, you are certifying and authorizing that all of your benefit elections are legally binding.

If you have received a critical error message, please "Go Back" and change your elections to follow the plan policies.

Medical, Dental, and Vision coverage can only be changed within 31 days of a [qualifying life event](#). If you do not have a [qualifying life event](#), or if you miss the 31 day window, you cannot make any changes until the next Open Enrollment.

Late submissions or changes to your Open Enrollment elections after November 15th will not be accepted

Your life insurance and retirement elections are carried over from the previous year.

Please contact benefits@navigators.org if you are unable to continue and submit your elections.

Elected Coverages 3 items

Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Employee Cost (Monthly)	Employer Contribution (Monthly)
Medical - Aetna Global HDHP Field Staff US	01/01/2020	01/01/2020	Employee + 1	Jordan, Michael			\$915.00
Dental - MetLife Dental	01/01/2021	01/01/2021	Employee + 1	Jordan, Michael		\$67.00	
Health Savings Account - Fidelity HSA	01/01/2021	01/01/2021	\$1,800.00 Annual			\$150.00	
						Total:	\$217.00
							\$915.00

> Waived Coverages

Attachments

Submit

Save for Later

Go Back

Cancel

Drop files here

- Please read and understand the enrollment process. Open Enrollment closes November 15th
- Review your elections. If no changes were made the Coverage Begin Date will reflect the initial date of your elections/coverage
- Your monthly deductions are located here. Employee Cost comes from your salary/pay
- You are not done yet. If you have elected HSA, you must scroll down to continue

Step Five: Fidelity HSA Terms and Conditions & Submitting Elections

Electronic Signature

Terms & Conditions – 3rd Party Record Keeper

Simple HSA Service – 3rd Party Provider

Fidelity Brokerage Services LLC, Member NYSE, SIPC 900 Salem Street, Smithfield, RI 02917 731459.2.0

By selecting "I Agree" below, you agree to the following:

- I am eligible to open a health savings account. I am a U.S. citizen or tax resident with a valid U.S. street address, and I am of legal age to enter into an agreement in my state of residence. I request to open a new Fidelity HSA® with Fidelity Brokerage Services LLC ("Fidelity") for which Fidelity Personal Trust Company, FSB will serve as custodian. I understand that this request will be processed as soon as administratively feasible upon Fidelity's receipt of required information. A Fidelity HSA opened through this Simple HSA Service will accept contributions and allow me to request distributions, but will otherwise be restricted, including the ability to place trades, designate beneficiaries, and indicate my communication preferences, until I go to Fidelity's website and provide additional information that is accepted by Fidelity. I agree to promptly go to Fidelity's NetBenefits website to provide additional information and activate other account features upon receiving Fidelity's confirmation that my account was established. If I already have a Fidelity HSA or open a full service Fidelity HSA right away, notwithstanding my election below, my request to open a Fidelity HSA through this Simple HSA Service shall be disregarded. I authorize my employer to disclose information about me to Fidelity as needed to open my account. I have provided my employer with current and accurate information about me and agree to promptly update Fidelity with changes thereto. Fidelity may communicate with me based on this information, including electronically such as to my employer email address.
- I can access, retain, have read, understand and agree to be bound by these terms and the [Fidelity HSA Documents](#), the [Electronic Delivery Agreement](#) and the [Terms and Conditions](#). I have internet access and a web-browser that is Java-script enabled. I can access documents provided in HyperText Markup Language (HTML), Portable Document Format (PDF) or other compatible formats. If I do not have the ability to access or retain these documents, or do not consent to receive them electronically, I will contact Fidelity at 800-544-3716 for a free paper copy. By proceeding I confirm my device is equipped to access these documents.
- My name, legal address, date of birth, and government issued identification number are required by federal law to verify my identity. Fidelity may not open, or may restrict and/or close my Fidelity HSA if it cannot obtain and verify information to confirm my identity. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if my account is restricted or closed.
- I agree to notify Fidelity if I am employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA) or a municipal securities dealer. Absent such notice from me, I represent and warrant to Fidelity that this does not apply. If I am so affiliated, I understand that Fidelity must obtain consent and report my trading activity and other account data to my employer or other affiliated company. I understand that my account will continue to be restricted until such consent is received by Fidelity.
- I agree to notify Fidelity if I am, or an immediate family/household member is, a director, corporate officer, or 10% shareholder of a publicly held company or a control person of a public traded company under SEC Rule 144. Absent such notice from me, I represent and warrant to Fidelity that this does not apply.
- Contributions to my Fidelity HSA will be deposited into the FDIC-insured Deposit Sweep position at one or more Program Banks assigned to this account from the HSA Program Bank List provided in the Fidelity HSA Documents above, and such Program Banks may change between the time I request this account and the HSA is actually opened.
- I acknowledge that the Fidelity HSA is governed by a pre-dispute arbitration clause, which appears on the last page of the HSA Brokerage Customer Agreement in the Fidelity HSA Documents accessible above, and which I represent having read and agreed to.

I Agree ☐

Submit

Save for Later

Go Back

Cancel

If you have elected to contribute to an HSA, you must agree to Fidelity's Terms and Conditions. Failure to do so will prevent your HSA account to be able to accept funds.

If you did not elect the HSA, you will not have the Terms & Conditions

After reading the Terms & Conditions, check off that you agree. Then you are able to Submit and finalized your elections.

If you do not agree: You will not be able to participate in the Fidelity HSA and will need to Go Back to waive the HSA election

If you forget: Workday will give you an **Error** before you are able to submit your elections


Remember: If you do not submit your elections, your Open Enrollment is not complete




All employees must click Submit to complete your 2021 Benefits Elections.

Step Six: Field Staff Waiver

Field Staff that have waived Medical Coverage will need to upload a Waiver Form into Workday

- After Open Enrollment is complete, a new task will be in your Workday Inbox.
- Please download the document, fill it out and sign, then drop the file into the task.
- Emailing waivers to Benefits is no longer necessary.

Search



Inbox

Actions (3)

Archive

Viewing: All

Sort By: Newest

Open Enrollment Change: on 01/01/2020
4 minute(s) ago - Due 10/26/2019; Effective 01/01/2020

Expense Report: EPR_201910_018476 on 10/15/2019 for \$557.00
8 day(s) ago - Effective 10/15/2019


Expense Report: EPR_201910_018461 on 10/15/2019 for \$633.32
8 day(s) ago - Effective 10/15/2019

Review Documents

Review Documents for Open Enrollment Change: Your, Name on 01/01/2020 Actions

4 minute(s) ago - Due 10/26/2019; Effective 01/01/2020

Documents

Document  Medical Waiver

Instructions **You have elected to waive medical coverage for 2020. Please complete the medical waiver below and upload it before proceeding. Thank You.**

Drop file here

or

Select files

Comment

Thank you for electing your benefits

Access detailed information 24/7 at
www.navbenefits.org

We look forward to serving you