



TAKE ACTION ON YOUR 2024 BENEFITS OPEN ENROLLMENT November 5th - November 19th

All benefit-eligible staff are required to participate in Open Enrollment

This includes anyone who is waiving coverage and anyone keeping the same coverage for the new year. If you are going to be traveling or unavailable during these dates, please contact the Benefits Team as soon as possible. *We cannot accept late submissions.*

ACTIONS STEPS TO COMPLETE OPEN ENROLLMENT

1. Review our [benefits quick guide](#)
2. Log into your [Workday](#) on your laptop/desktop or download the Workday application on your phone. *If you have issues logging in, please contact staff.services@navigators.org for assistance.*
3. Once logged in, review the [Open Enrollment "How-to" Guide](#) for step-by-step instructions with images.
4. After November 19th, 2023, your benefits will be locked in and your new rates will begin January 1st, 2024, unless you have a qualifying life event.

HELPFUL REMINDERS

If you have not already opened an HSA account and will be contributing in 2024, **please make sure to open your account with Fidelity BEFORE 12/31/2023 and is ready for funding.** Simply log into netbenefits.org to get started

Life Insurance will roll forward into 2024 unchanged. However, if you need to make changes throughout the year, please email benefits@navigators.org

FSA elections MUST be made during Open Enrollment and cannot be changed throughout the year.

Field staff with an eligible reason to waive medical coverage must fill out a waiver each year. The waiver will be in your workday inbox once you have submitted your Open Enrollment.

NEW MEDICAL INSURANCE PLANS

DON'T MISS THESE CHANGES:

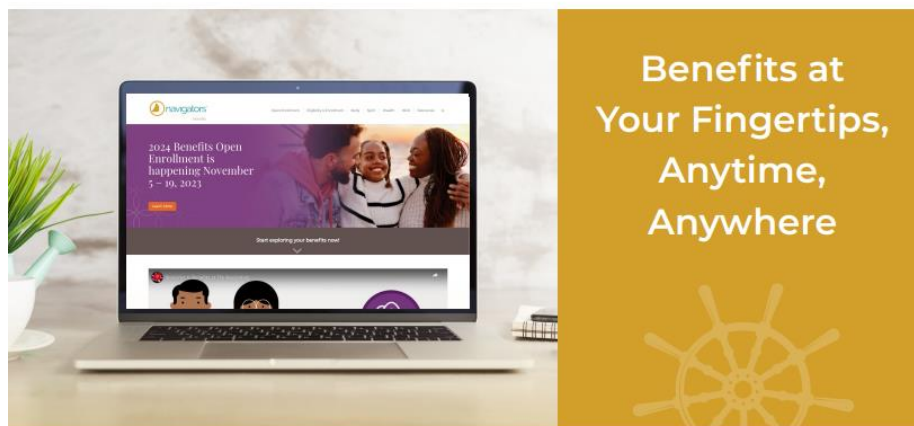
- YOUR DOMESTIC MEDICAL AND PHARMACY PLANS WILL MOVE FROM AETNA TO UMR / UHC.
- YOU WILL HAVE THREE PLAN OPTIONS TO CHOOSE FROM.
- OUR VISION AND DENTAL PLANS WILL NOW BE OFFERED THROUGH UHC.
- WE WILL BE MOVING FROM HELLO HEART TO UHC'S CARDIOVASCULAR HEALTH PROGRAM.

CHECK OUT OUR NAVBENEFITS.ORG WEBSITE

A wealth of Benefits resources at your fingertips. There, you will find plan documents, helpful videos, vendor contact information, and so much more!



navbenefits.org



designed for **YOU**

We are so excited to be leading our staff through this important benefit event. Get to know who will be helping you through your 2024 Open Enrollment!

Nick Kobayashi
HR BENEFITS MANAGER



Aurora Flores
HR Retirement & Benefits Representative



*As the water reflects the face, so
one's life reflects the heart.
Proverbs 27:19.*

Marlena Mikus
HR Benefits Specialist



*"People with the gift of hospitality
have a natural ability to make
people -even strangers- feel
welcome"*

Bisi Constanzo
HR Benefits Specialist



*If it is possible, as far as it depends
on you, live at peace with everyone.
Romans 12:18*

We are here to serve you: If you need us, please send an email to benefits@navigators.org. A ticket will automatically be created, and we will reach out to you within 1-2 business days.

But sometimes we aren't the experts: We have a great relationship with our vendors, and we want you to have one as well. These customer service teams are available and ready to help you and often have more information than we do. Here is how to get in contact with them:

Benefit	Provider	Phone #	Website / Email
Medical & Pharmacy Group # 932695	UMR / UHC	(800) 207-3172	umr.com
Telehealth Group # 932695	UMR / UHC / Teladoc	(800) 835-2362	teladoc.com
International Medical Group # 932739	UHC Global Medical	Inside USA: (877) 844-0280 Outside USA: (763) 274-7632	Expatinsurance_ memberservices@ uhcglobal.com
Health Savings Account (HSA) and Flexible Spending Account (FSA) Plan # 23221	Fidelity	(800) 343-0860	netbenefits.com
Dental Group # 932695	UHC	(877) 816-3596	Member Services: myuhc.com Provider Search: welcometouhc.com/ dentalppo20
Vision Group # 932695	UHC Vision	(800) 638-3120	myuhcvision.com
Life Insurance Group # 143754	The Standard	(800) 628-8600	standard.com
Short-Term Disability Coverage	–	(719) 594-2441	benefits@navigators.org
Long-Term Disability Coverage Group # 143754	The Standard	(800) 628-8600	standard.com
Employee Assistance Program (EAP)	Optum	(855) 205-9185	liveandworkwell.com Access Code: UMREAP
Retirement Savings Plan # 90142	Fidelity	(800) 343-0860	netbenefits.com