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April 27, 2016

TO: All benefit-eligible employees

FROM: Angela Brauneis, Director of Human Resources

RE: 2016 Open Enrollment

It's that time of the year again! Our 2016 Open Enrollment opportunity for benefit-eligible employees begins May 9. Open Enrollment is the only time of year that you can change your benefit elections without a "qualifying event." During Open Enrollment, you can add, delete, or change coverage for yourself and your dependents.

Important Dates	
Open Enrollment dates	May 9-May 23
Effective date of changes	July 1

As a full-time employee of a Symbria company, you are eligible to participate in the benefits programs outlined in *A Guide To Your Benefits*, which can be found on MySymbria by clicking on the Open Enrollment 2016 tile. We encourage you to carefully review the guide before May 23 to ensure that you have the information you need to select the plan(s) that best meet your needs. Any changes you make during Open Enrollment take effect on **July 1**.

What's new for 2016/2017

We are pleased to announce that effective July 1, 2016, we are changing our medical insurance carrier to Blue Cross Blue Shield (BCBS), our dental insurance carrier to Delta Dental, and our vision insurance carrier to EyeMed. These carriers offer the broadest provider networks, exceptional member services, and substantial network discounts.

Here is a brief overview of what is changing for the 7/1/2016-6/30/2017 plan year:

Medical

- Moving from Cigna to BCBS
- Monthly spousal surcharge if a spouse has group medical insurance available through his or her employer
- Moderate premium increases

Dental

- Moving from Cigna to Delta Dental
- No premium increases

Vision

- Moving from Cigna to EyeMed
- Increased in-network benefits
- Minimal premium increase

Short-term disability (STD)

- Richer weekly benefit levels for the majority of participants, with minimal or no premium increase
- One-time opportunity to enroll with no Evidence of Insurability (EOI) required



This is a brief summary of the benefit plan changes. We strongly encourage you to attend an open enrollment meeting or webinar to learn important details about these changes and ask questions about the plan options available to you.

Open Enrollment presentations and webinars

Attend one of these sessions to learn about your benefit options – and how to select the right plans for you.

Webinars*	On-site presentations
<ul style="list-style-type: none">• May 5: 12:00 p.m. MDT, 2:00 p.m. CST, 3:00 p.m. EST• May 9: 9:00 a.m. MDT, 11:00 a.m. CST, 12:00 p.m. EST• May 12: 12:00 p.m. MDT, 2:00 p.m. CST, 3:00 p.m. EST	<ul style="list-style-type: none">• May 5: 10:00 a.m. CST (Symbria corporate)• May 10: 2:00 p.m. CST (Symbria corporate)• May 6: 11:00 a.m. CST (Symbria Rx Services)• May 10: 4:30 p.m. CST (Symbria Rx Services)

* If you cannot attend a webinar or on-site presentation, log in to MySymbria on www.symbria.com, then select the **Open Enrollment 2016** tile to view the presentation.

Online enrollment through ExponentHR for medical, dental, vision, and ancillary plans

If you are currently enrolled in these plans and do not want to make changes to your existing coverage, no action is required – your current coverage will continue under BCBS (current coverage will map over to corresponding BCBS plan), Delta Dental (current coverage will map over to corresponding Delta plan), EyeMed, and Sun Life. If you want to enroll or make changes to your current elections, please follow the instructions below:

Medical, dental, vision, and ancillary plans. To make new elections, including changes, additions, or deletions, you must submit your changes online via ExponentHR by the end of the day on May 23. To do this:

1. Select **Benefits > Open Enrollment** on your ExponentHR Home page.
2. Click the **Change** button next to the insurance plan(s) that you want to add, change, or delete.
3. Click **Submit Elections** after you complete your elections to display the Enrollment Diagnostics report.
4. Carefully review the Enrollment Diagnostics report. If your elections are:
 - a. **Accurate:** Click **Approve** to complete the enrollment process.
 - b. **Inaccurate:** Click **Cancel** to go back and make necessary corrections and resubmit.

Online enrollment through ExponentHR for Flexible Spending Accounts (FSA)

If you participate in the Flexible Spending Account (FSA), your current contributions will not rollover. You must enter your annual contribution for medical, dependent care, or limited purpose FSA online via ExponentHR by the end of the day on May 23. To do this:

1. Select **Benefits > Open Enrollment** from your ExponentHR Home page and follow the prompts to enter your annual contribution(s).
2. Click **Submit Elections** after you complete your elections to display the Enrollment Diagnostics report.
3. Carefully review the Enrollment Diagnostics report. If your elections are:
 - a. **Accurate:** Click **Approve** to complete the enrollment process.
 - b. **Inaccurate:** Click **Cancel** to go back and make necessary corrections and resubmit.

HSA open enrollment happens later this year

If you are a current Health Savings Account (HSA) participant, your contribution will continue through December 2016. To change your contribution at any time, select **Benefits > Life Events** on your ExponentHR Home page and follow the prompts. Open enrollment for HSAs corresponds with the calendar year.

Additional information

If you have any questions about Open Enrollment, please contact Lisa Grek at (630) 413-5831 or lgrek@symbria.com.