



October 24, 2018

What's the BIG news?

Your annual benefits Open Enrollment window (**November 1st through November 16th**) begins **next week!** This Open Enrollment window is the final step needed to transition our medical, dental and FSA (Flexible Spending Account) plan years to run on a calendar year basis. **Any changes you make to your medical/dental/FSA elections during the upcoming Open Enrollment period will go into effect January 1, 2019 and will run through December 31, 2019.**

WHY is Open Enrollment such BIG news?

Open Enrollment is your ONE time of year to make any change you wish to your current medical or dental elections: you can add/drop/change a plan or add/drop dependents. It's also the one time of year when you can enroll in a medical or dependent care FSA. Plus, it's *always* a good idea to login to your personal Open Enrollment site to verify your plan elections and confirm other information about you and your covered dependents. ***The online Open***



Enrollment system will be available November 1st through November 16th!

FSA contracts do not roll from one year to the next; you must re-enroll if you wish to participate in an FSA next year, even if you have a rollover balance at the end of the current medical FSA plan year.

What do I need to know about the 2019 plan year?

- There will be **no** changes to our current medical or dental plan options
- There will be **no** changes to our current medical or dental premiums
- 2019 FSA contribution maximums will be announced next week

How can I learn more about my options during Open Enrollment?

We'll be sending out LOTS of useful information before and during the Open Enrollment period, so be sure to stay informed by reading your benefitsFOCUS announcements as you receive them!

For more information about your employee benefits, our web pages are always available when you are at: <http://www.albemarle.org/benefits>

Please do not reply directly to this email. If you have questions please contact Human Resources at 296-5827 or benefits@albemarle.org