**What’s the BIG news?**
Your annual benefits Open Enrollment window (November 1st through November 15th) begins next week! Any changes you make to your medical/dental/FSA elections during the upcoming Open Enrollment period will go into effect January 1, 2020 and will run through December 31, 2020.

**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 (Flexible Spending Account). Plus, it’s always a good idea to login to your personal Open Enrollment site annually 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 15th!

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!

**2020 plan year Sneak Peek:**
- 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
- 2020 FSA contribution maximums should be announced next week

**How can I learn more about my options during Open Enrollment?**
Starting next week, we’ll be sending out LOTS of useful information to help you understand your options during the Open Enrollment period (including links to our 2019 Open Enrollment info site and access to the online Open Enrollment system), so be sure to stay informed by reading your benefitsFOCUS announcements as you receive them! And don’t worry – we’ll be sure to send out a few reminders along the way.

For more information about your employee benefits, our web pages are always available when you are at:

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