



November 14, 2018

### ***What's the BIG news?***

**Your benefits Open Enrollment window closes this Friday, November 16<sup>th</sup>!** Open Enrollment is your ONE time of year to make any changes 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 healthcare or dependent care Flexible Spending Account (FSA) for the next plan year.** Any changes you make to your medical/dental/FSA elections during the November Open Enrollment period will go into effect January 1, 2019 and will run through December 31, 2019. **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. If you need to make changes to your current medical or dental elections or you want to enroll in a health or dependent care FSA for 2019, don't wait until the last minute to use the online Open Enrollment system!**



***Winner of the "Most Frequently Asked Question Award" of the November 2018 Open Enrollment period? It's a tie!***

***Do I \*need\* to go into the Open Enrollment system if I'm NOT planning on changing my current medical or dental plans?***

**Nope!** These will roll into the new year unless you change them during Open Enrollment (but we do recommend that you review your benefits elections and the names/dates of birth/SSN info for any dependents you may have on the plan for accuracy.)

***I have a Flexible Spending Account and would like to continue to contribute in the 2019 plan year. Do I need to do anything in the Open Enrollment system?***

**YES!** You **MUST** enroll annually in a *Flexible Spending Account* if you wish to contribute in the next plan year (even if you have a rollover balance from the previous FSA plan year)

***Ready to do this? Go [HERE](#)***

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](mailto:benefits@albemarle.org)