



To: ALL INSURANCE BENEFIT ELIGIBLE EMPLOYEES

From: Jacquie Wishnewsky, Director of Human Resources

Date: August 22, 2019

Re: **2019 OPEN ENROLLMENT INFORMATION**

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### **Open Enrollment**

As many of you know, September has traditionally been Pink Jeep Tours' Open Enrollment period for Company Insurance Benefits. This is the time that we have announced any changes to our insurance plans and/or premiums, and employees have the opportunity to enroll, terminate, add or remove spouse/dependents, or make changes to their insurance plans.

Last year we decided to make a change to our plan year in order to move to a calendar year term. Our carriers all agreed to keep our plans and premiums in place from October 1, 2018 through December 31<sup>st</sup>, 2019 instead of through September 31<sup>st</sup>, 2019. Our new plan year now runs January through December and we will plan to have our annual open enrollment periods during the November/December time frame going forward. For this year that would mean about a 14-15 month time span between open enrollments. Because some regulations specify that employees should have the opportunity to make changes every 12 months, **we will have a special Open Enrollment period this September from 9/1/19- 9/21/19**. During this time period, anyone enrolled in our insurance plans, or eligible to participate in our insurance plans will have an opportunity to enroll, drop, or make changes to the following plans as noted:

**Aflac, Medical, Dental** – all above changes accepted

**Vision** – additions only

**Principal Life Insurance** – no additions or changes until December Open Enrollment

Any changes made will be effective October 1<sup>st</sup>, 2019. Any employee who would like to make changes must contact an HR representative to complete the necessary paperwork no later than September 21<sup>st</sup>. Employees will not be able to use Paycom to make changes during this special enrollment period.

You do not have to make any changes right now. You will have an opportunity in a few months during our main Open Enrollment Period planned to start in late November or early December. At that time we will have meetings and announce any changes to our insurance plans, carriers, or premiums for the new plan year starting January 1, 2020.

### **Key Reminders**

1. There are no current changes to our plans, carrier, or premiums.
2. If you do nothing – your current coverage elections will stay the same through December 2019.
3. **Employees are Benefit Eligible** the first of the month following 60 days service (hourly) or 30 days service (exempt), and classified as Full-Time Regular (non-seasonal) employees. Employees who work a regular 30 hour week schedule (PT/30) are also Benefit Eligible for the Medical plan only.
4. If you have any questions, please contact a Human Resources representative.