

2020 Enrollment Instructions

Open Enrollment 2020

For step-by-step enrollment instructions, see the back of this sheet.
For coverage option details, see the *2020 Benefits Guide*.

Monday,
November 4, 2019 -
Friday,
November 15, 2019

The choices you make during Open Enrollment shape the benefits that will be working for you and your family throughout the coming year.

These choices will remain in effect from January 1, 2020 through December 31, 2020. If you do not participate in this Open Enrollment, your next opportunity to change your benefit choices will be Open Enrollment for 2021 (effective January 1, 2021) – UNLESS you experience a qualifying life event (for example, you marry, divorce or have a baby) and become eligible for a Special Enrollment Period.



**Open Enrollment
for 2019
BEGINS!**



**Open Enrollment
for 2019
ENDS!**

Do YOU need to complete the enrollment process?

You will need to complete the enrollment process for 2020 ONLY if – effective January 1, 2020 – you want to:



- Change your current coverage election and/or
- Start (or continue) your contributions to a **Health Savings Account**, and/or
- Add (or drop) dependents enrolled under your coverage, and/or
- Start (or continue) making contributions to a **Medical Flexible Spending Account (MFSA)** and/or **Dependent Care Reimbursement Account (DCRA)**.¹



What happens if you don't complete the enrollment process?

If you do NOT complete the enrollment process by the November 15th deadline, your current benefit coverage elections and dependent coverage elections will remain in effect for 2020 without change; however, any contributions you are currently making to a Health Savings Account, an MFSA or DCRA will end as of December 31, 2019.¹

Your next opportunity to change your benefit elections will be Open Enrollment for 2021 or when you experience a qualifying life event, whichever occurs sooner.

¹Under federal regulations, the election to make pre-tax contributions to these accounts must be renewed each year.

Are your beneficiary designations up-to-date?



It's important that you keep your beneficiary designations up-to-date for your life insurance as well as your HSA and 401(k) plan.

To review, confirm or change your beneficiary designations(s) for these benefits, contact the appropriate carrier, as listed in the *2020 Benefits Guide* and on wallet cards enclosed in the *2020 Benefits Enrollment Kit*.

Beneficiary forms are available at my.adp.com.

MY BENEFITS@

SENIOR

Completing the Enrollment Process

Open Enrollment for 2020: Monday, November 4 through Friday, November 15, 2019

If you need to complete the Open Enrollment process for 2020, go to our Benefits Enrollment site at <https://my.adp.com>. **Reminder:** You need to complete the Open Enrollment process ONLY if making changes to your current benefit elections. Participation is required if you want to make a contribution to a Health Savings Account, an MFSA or DCRA in 2020.



Once you reach this site:

1. Annual Enrollment

Access an open event (Annual Enrollment) at the top of the page or the corresponding event tile below to begin or continue the enrollment process.

2. Current Benefits

View the benefits you are currently enrolled in and applicable paycheck deductions. Access benefits confirmation statements.

3. Additional Benefits

Access additional benefits offered by your company.

4. Report a Qualifying Change

View or update dependent and beneficiary information, allocations or coverage (with a qualifying event).

5. Manage More

Access Benefits that do not require a Life Event for changes to take place. For example, update your HSA election.

6. Forms & Plan Documents

Access forms and documents related to your benefits.

7. Benefits Links

Access company defined links to other resources.



If you add new dependents to coverage, you will be required to submit dependent eligibility verification. For details, see page 3 in the 2020 Benefits Guide.



These Enrollment Instructions highlight certain features of the Senior Operations LLC benefits program for 2020. Senior Operations reserves the right, at its discretion, to amend, change, or terminate any of its benefits plans, programs, and policies for any reason. Nothing in these Enrollment Instructions shall be construed as creating an expressed or implied obligation on the part of Senior Operations to maintain such benefit plans, programs, and policies. These Enrollment Instructions also provide some general information regarding Health Savings Accounts. This information is not intended as - and should not be construed as - tax or legal advice. If you need more information about your HSA, you should contact a professional tax or legal advisor.

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