

## Human Resources: FAQ's - Open Enrollment

Q. What is Open Enrollment?

**A.** Open Enrollment is an annual event during which time benefits-eligible employees may make changes to or enroll in medical and dental insurance plans, add a dependent(s) to their coverage, or enroll in the healthcare flexible spending account and/or dependent care flexible spending account.

Q. How can I see what benefits I currently have?

**A.** We are pleased to provide you with a customized statement of your benefits and compensation package. Your statement was designed to illustrate the value of your benefits package. To view your personalized benefits statement, visit [www.ibenecom.com/whoj](http://www.ibenecom.com/whoj). Once on the website, you will be instructed on how to sign in and reset your password.

Q. Do I need to do anything if I don't want to make any changes to my benefits?

**A.** It depends. If you don't want to make any changes to your current medical or dental coverage, you don't need to do a thing. However, if you wish to participate in one of the flexible spending account programs (health and/or dependent care), you need to re-enroll each year during open enrollment.

Q. What if I miss the Open Enrollment period and need to enroll or make changes to my benefits?

**A.** Federal law limits your ability to change most of your elections outside of Open Enrollment unless you experience a 'qualifying event' and, if you do, the change must be made within 30 days of the event. Supporting documentation will need to be submitted to HR along with any election change. If you've missed the Open Enrollment deadline and have a concern, contact the Human Resources office.

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