



Open Enrollment 2019

Annual Open Enrollment is here! Open Enrollment will be held from **October 9th through October 26th**. Now is the time to review your benefits and make any changes to your current elections. This will be a passive enrollment, so your **current elections will continue as is unless you make a change** except for Health Savings Accounts. **HSA contributions will need to be re-elected due to IRS regulations.** Any new elections or changes made during Open Enrollment will be effective January 1, 2019 and remain in place through December 31, 2019 unless you experience a qualifying event.

WHAT'S CHANGING?

There are no changes to the benefits in place today including employee contributions. The same benefit plans will continue to be offered in 2019, along with some new benefit offerings.

Medical plan costs continue to rise each year and are estimated to increase 6% across U.S. health plans. However, ATW is able to absorb the cost impact and hold premiums due in part to your continued diligence in managing your and your family's health.

Rate information can be found in the 2019 Open Enrollment Guide located at atw.mybenefitslibrary.com.

WHAT'S NEW?

You will have the opportunity to elect Hospital Indemnity coverage as well as Identity Theft Protection.

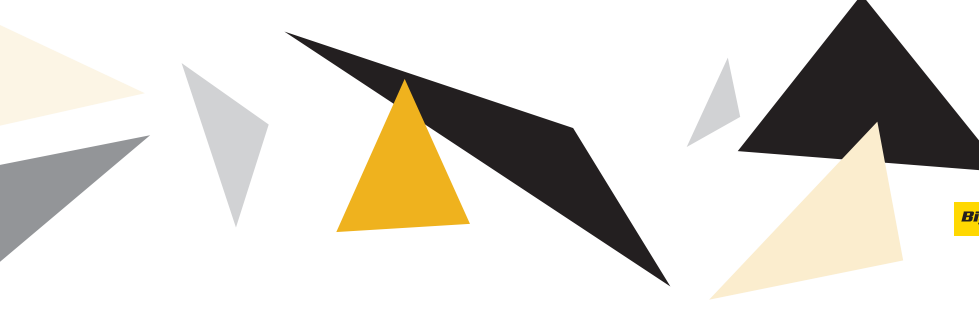
- ◀ Hospital Indemnity through MetLife provides a cash benefit if you are hospitalized due to an accident or injury. This benefit will help cover the money paid out of pocket to satisfy deductibles and coinsurance.
- ◀ Identity Theft protection through LifeLock monitors your personal information to help prevent fraud, detect fraudulent activity daily, and resolve other identity theft issues you may face.

An Employee Assistance Program (EAP) will now be available to all employees through MetLife.

- ◀ The EAP is a completely confidential service which provides employees access to certified counselors 24 hours a day, 7 days a week, as a resource available for: Parenting/Elder Care, Grief, Relationships, Alcohol and Drug Abuse, Work and Career, Legal/Financial Services etc.

The Road Ahead, Designed for You

2019 BENEFITS *Open Enrollment*
Oct. 9th - Oct. 26th



WHAT DO I NEED TO KNOW?

If you enroll in the CDHP Medical Plan, ATW will continue to contribute to employee Health Savings Accounts (HSA) to help cover the first dollar expenses. The contribution is \$500 if you cover yourself only or \$750 if you cover dependents.

- If you are enrolled in either the PPO or CDHP Medical Plans and receive a balance bill from a medical provider or collection firm following an inpatient or outpatient procedure or hospital stay, it is **very important that you send it to ELAP as soon as possible** at balancebills@elapservices.com or 800-977-7381.
 - **Not sure what a balance bill looks like? More information can be found at atw.mybenefitslibrary.com**
- If you are enrolled in any of the Medical plans, you will continue to have access to a **Telemedicine benefit** allowing 24/7/365 access to a doctor via phone or video
- If you have any questions related to your benefit plan options and how they work, contact the **Benefit Information Line at 833-532-6892 or visit atw.mybenefitslibrary.com** to find detailed Summary Plan Description and Benefit Summaries

WHAT DO I NEED TO DO?

Review the Open Enrollment Guide located at atw.benefitslibrary.com for plan details and premium amounts

- Verify current benefit elections and if any changes/updates need to be made
- **All changes need to be made via the Benefit Information Line at 833-532-6892 - this includes 2019 HSA elections**
 - **All benefit changes must be made by October 26th**
 - This is the only time you can make changes to your current benefits (new enrollments, plan changes, dependents covered) during the year without experiencing a qualifying life event
- Benefit counselors will also be on-site at select locations during the enrollment window to answer questions and assist with benefit changes
 - Speak to your HR Representative to find out if/when counselors will be visiting your location

**FOR MORE INFORMATION, CALL 833-532-6892
OR VISIT ATW.MYBENEFITSLIBRARY.COM**

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