



You're invited to:
Live Well and Healthier 2013
Open Enrollment 10/29-11/9

November 7, 2012

2013 Benefits Open Enrollment Ends THIS Friday, November 9th – ACTION REQUIRED!

The deadline is quickly approaching for all benefits-eligible associates to enroll in or make changes to their healthcare plans and certain other benefits for 2013.

If you have not enrolled or made changes, you need to do so by **Friday, November 9** to make sure you have the coverage you need for next year.

You can enroll online through Friday, November 9th, at 11:59 p.m. EST or by phone until 9 p.m. EST.

How do I enroll?

To enroll online, go to the AGBenefits website [[link to AGBenefits website](#)] and click the 2013 Open Enrollment button.

- **Log in** and complete your benefit elections for 2013.

To enroll by phone, call the AGBenefits Solution Center at 1-877-213-6240, Monday through Friday from 7:30 a.m. to 9:00 p.m. EST.

ACTION Required! Earn your Healthcare Premium Credits - Complete the affidavit on the LiveHealthier website [<https://aglivewell.livehealthier.com>] before December 7, 2012 to receive your full year biometrics and/or physical healthcare premium credits. **For more information on these credits, refer to the 2013 Open Enrollment Guide you received in October.**

What happens if you don't enroll?

If you do not enroll in or make changes to benefits during open enrollment, you will continue to receive most of your current year's elections for yourself and your covered dependents as listed on your enrollment worksheet for 2013.

You must enroll in:

1. the **Flexible Spending Account (FSA) and/or Health Savings Account (HSA)** to contribute in 2013
2. the **Healthcare Premium Credits** to receive in 2013

Questions?

- Need help choosing the right healthcare plan coverage option? Contact **HealthAdvocate** at 1-866-695-8622
- Visit the AGBenefits website, review your Open Enrollment Benefits packet or call the AGBenefits Solution Center at 1-877-213-6240. From October 29 – November 9, customer service hours will be extended to provide additional support to associates and their families. Representatives will be available Monday through Friday from 7:30 a.m. to 9 p.m. EST.