

As announced in the Benefits 2018 Newsletter mailed earlier this month, we have made Open Enrollment easier this year!

Review, Relax, and Enroll! Everything you need will be delivered to you online for the November 1 -14 Open Enrollment.

**ACTION REQUIRED:**

- If you do not enroll, your current elections will continue with the following exceptions:**
  - You will pay the tobacco surcharge** unless you elect the non-tobacco option if you, and your spouse (if enrolled) do not use tobacco.
  - You will pay the spousal surcharge** unless you elect the no spousal surcharge option if your spouse is enrolled in medical and not employed or able to obtain subsidized coverage from their employer.
  - To fund your Health Savings Account and/or Flexible Spending Account** in 2018, you must elect your pre-tax contribution.
- When going through the enrollment process, you will see all of the benefits you are eligible to elect. If you do not want coverage, elect "I waive".**
- Go to [AGBenefits.com](#) and log in to myAGBenefits and complete your online enrollment. Go to Questions and Resources** – on your homepage – for benefit information including the 2018 Benefit Guide, plans and costs, dependent eligibility guidelines and more!
- Review dependent eligibility for coverages.**
- If you complete your enrollment/changes and the survey by midnight on November 7, you will get a \$25 HSA deposit.**

**Questions or to enroll over the phone:** call the AGBenefits Service Center @877-213-6240, Monday – Friday, from 8am to 8pm EST.