

2015 OPEN ENROLLMENT: HEADS UP — EXPLORE YOUR OPTIONS

CHANGES TO YOUR 2015 HEALTH BENEFITS ARE COMING

Open Enrollment begins November 6

There are upcoming changes to your health benefits that you should be aware of.



WHAT YOU NEED TO KNOW:

- **There are benefits to using your plan's in-network providers.** Providers listed as in-network enable you to save time and money. For 2015, the in-network deductible will increase and there will be separate out-of-network deductibles and out-of-pocket maximums. [Watch the video above](#) to understand the differences between in-network and out-of-network.
- **There is a new vision plan provider.** The Aetna Vision Preferred Plan will now be offered. Allowances for both frames and contact lenses will increase. [Watch the video](#) for more information.
- **There will be changes to dental plan benefits.** The annual maximum toward the cost of care for the calendar year is increasing. Orthodontia coverage will include adults and children.
- **If you participate in the Flexible Spending Account (FSA), there are important changes that take effect this year.** There is no longer an FSA grace period. Health expenses for this year must be incurred by December 31, 2014, and submitted for reimbursement by April 30, 2015. Any unused contributions for the 2014 plan year will be forfeited.
- **There are changes to health plan eligibility related to the 2013 US Supreme Court decisions on same-sex marriage.** Based on where you live or work, there are new rules for who will be eligible for coverage.
- **A new benefit is available to you.** Health Advocate can help you save time, money and worry by providing unlimited, confidential health care advocacy and assistance.



WHAT YOU NEED TO DO:

- Visit the [MyFox4Me](#) interactive benefits guide to learn more about these changes, view videos, and understand your options.
- Use the tools offered to assist in your decision-making process.
- Mark your calendar; Open Enrollment is November 6–20.
- If you have an FSA with outstanding funds available, be sure to incur expenses by the end of the year so they are not forfeited.