



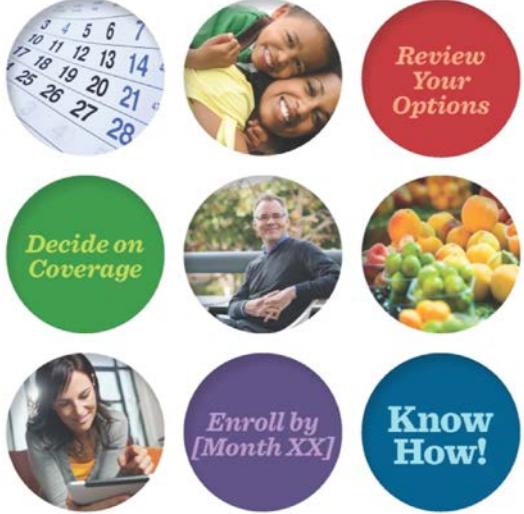
# **Enrollment Communications 2018**

Aon Risk Solutions

Health & Benefits | Voluntary Benefits & Enrollment Solutions

**AON**  
Empower Results®

# Know How Template: Poster & Postcard



**Get Ready to Enroll in Your [20XX] Benefits**  
Use your *know how* to choose the benefits that are right for you.

**Enrollment meetings:**

[Date]	[Time]	[Location]
[Time]	[Time]	[Location]

**To enroll or change your benefits:**

- [Visit [www.url.com](http://www.url.com)]
- [Call XXX-XXX-XXXX]

**[20XX] Annual Benefits Enrollment**  
[Month XX – Month XX, 20XX]

**[CLIENT LOGO]**

## ***It's Enrollment Time. Get the Know How.***

Before you make your benefits choices for next year, you need to apply some **know how** to do it right.

**Get the Details.** Check out the *Benefit Highlights Guide* to learn about your benefit options.

**Decide.** Consider your needs and those of your family, then make a decision about the programs and coverage level that are right for you this coming year.

**Get it Done.** Beginning [start date], log on to [[www.url.com](http://www.url.com)] to enroll in or make changes to your benefit elections for [20XX]. Contact [Human Resources] by [deadline] with questions.

## **[CLIENT LOGO]**

[ADDRESS 1]  
[ADDRESS 2]  
[ADDRESS 3]

Annual Enrollment is [Month XX]  
to [Month XX, 20XX]  
[HR/Intranet/Enrollment Site/[www.url.com/Company Name](http://www.url.com/Company Name)]  
[1.XXX.XXX.XXXX]



# Know How Template: Enrollment Guide

**[Your Logo Here]**

20XX Annual Benefits Enrollment  
Benefits Highlights Guide

Make Your [NAME]  
Benefits Work for You

**Eligibility & Enrollment**

**Health Care**

**Income Protection**

**and More...**

**Know How!**

**Know Your Benefit Options**

**To Your Health**

- Medical Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Dental Insurance
- Vision Insurance

**To Your Wealth**

- Life Insurance
- Disability Insurance
- Long Term Disability Insurance
- Accident Insurance
- 401(k) Retirement Savings Plan

**Know About Enrollment**

**Do I Need to Enroll?**

Before deciding whether you need to enroll in [NAME]'s health and group benefits, keep in mind that there are many good reasons to take a close look at all the benefits and options [NAME] offers to you, even if you're already covered under the [NAME] benefit plan.

For instance, you may experience changes from year to year. And there likely will be changes to what you pay for coverage each year. So, it's a good idea to make sure your benefits still fit you—and that you're not paying for more coverage than you need.

You must enroll if you want to:

- Change your medical, dental, or vision coverage for next year.
- Contribute to the Health Care and/or Dependent Care Flexible Spending Accounts (FSA).
- Change your dependent care coverage.
- Enroll in a new voluntary benefit.
- Exercise your rights under COBRA or other insurance, supplemental life insurance, accidental death and dismemberment (AD&D) insurance, or short term disability insurance choices.

If you don't enroll, you may be assigned coverage that won't meet your needs. To enroll, visit [\[www.site.com\]](#) or submit the required form(s) [XXXX] by the deadline.

**Then Can I Enroll?**

As a benefit's eligible employee, you have the opportunity to enroll or make changes to your benefit plans during our annual benefits enrollment period. [CLIENT]([Open]) Enrollment is [DATE] with your benefit choices being effective [TIME PERIOD]. Our benefits plan year is [PERIOD].

**You're enrolling as a new employee,** you become eligible for benefits [TIME PERIOD] and must enroll within [TIME PERIOD] to have coverage for the rest of the plan year. You (may/will) also need to enroll for the next plan year's benefits during the annual enrollment period.

**Dependent Eligibility**

You can enroll your dependents in plans that offer dependent coverage. Eligible dependents are defined as your legal spouse (or domestic partner) and eligible children who reside in your household and depend primarily on you for support. This includes your own children, legally adopted children, stepchildren, a child for whom you have been appointed legal guardian, and/or a child for whom the court has issued a Qualified Medical Cost Support Order (QMCO) regarding your or your spouse (or domestic partner) to provide coverage.

**[Optional] Domestic Partner Coverage**

Domestic partners are eligible for coverage as dependents in the benefit plans. You and your partner must meet specific criteria to qualify for domestic partner coverage. A domestic partnership is different than a marriage with an individual of the same-sex. A same-sex spouse is a federal tax dependent for group health plan purposes; whereas, a domestic partner often is not. If you cover a domestic partner, a domestic partner's child or another person who is not considered an IRS tax dependent for group health plan purposes, Your Benefit Options [CLIENT] is required to report income for you and your partner as a dependent. This income is known as imputed income. You will receive a W-2 annually for the value of coverage for any dependent who is not an IRS tax dependent.

[HE Site/Internet/Enrollment Site/www.art.com] | [XXXX.XXXX.XXXX]

**Know How!**

**Know Your Voluntary Benefits**

**Critical Illness Insurance**

Critical illness insurance is designed to protect your income and personal assets when your out-of-pocket expenses increase as a result of an illness. Health insurance is not always enough to cover all of the uninsured expenses associated with a serious medical condition like a heart attack or cancer. Critical illness insurance pays a lump sum benefit that can be used any way you choose, and benefits are paid in addition to any other insurance coverage you may have.

Covered Illnesses	Payment Percentage
Heart Attack	(X%)
Stroke	(X%)
Major Organ Transplant	(X%)
End Stage Renal (Kidney) Failure	(X%)
Coronary Artery Bypass Surgery*	(X%)
Cancer and Certain Diseases at Site** coverage may be available as an optional rider.	

The last thing you want to think about is the bill you will receive after your insurance company covers their portion of your hospital stay. Since hospital stays can be very expensive, the cost of treatment can build quickly, the bills that result from a hospital stay can be overwhelming for anyone - with or without medical insurance. Hospital indemnity insurance can help to ease the shock-shock by paying a benefit directly to you (that's right, directly to you or an insurance company) if you or a named family member has to stay in the hospital.

The policy/certificate of coverage or its predecessors may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations which may affect any benefit payments. The benefits explained in the example above are for illustrative purposes only. Please see your policy or certificate of coverage for complete details.

**Hospital Indemnity Insurance**

If you've ever been in the hospital, you know that it may be difficult to focus on your recovery. You'd rather be in your own bed, eating your own food, and your family might be spending a ton of money to stay at a hotel near you.

The last thing you want to think about is the bill you will receive after your insurance company covers their portion of your hospital stay. Since hospital stays can be very expensive, the cost of treatment can build quickly, the bills that result from a hospital stay can be overwhelming for anyone - with or without medical insurance. Hospital indemnity insurance can help to ease the shock-shock by paying a benefit directly to you (that's right, directly to you or an insurance company) if you or a named family member has to stay in the hospital.

The policy/certificate of coverage or its predecessors may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations which may affect any benefit payments. The benefits explained in the example above are for illustrative purposes only. Please see your policy or certificate of coverage for complete details.

**Identity Theft Insurance**

[CLIENT] offers employees comprehensive, proactive identity monitoring. The Identity Theft Program uses innovative technology and data sources to protect against the impacts of identity fraud, alerting you at the earliest, possible moment.

Employees and dependents can receive identity protection that includes:

- Internet Surveillance
- Digital Identity
- Mobile Identity
- Credit Identity Monitoring

For a low cost, you can get the protection you need for yourself and your eligible dependents. It is more important now, than ever before, to protect your identity.

[HE Site/Internet/Enrollment Site/www.art.com] | [XXXX.XXXX.XXXX]

# SmartComm Template: Poster & Postcard



- Review your options.
- Decide on coverage.
- Enroll by [deadline].

**Get Ready to Enroll in Your [20XX] Benefits**

Use your guide to choose the benefits that are right for you.

**Enrollment meetings:**

[Date]	
[Time]	[Location]
[Time]	[Location]

To enroll or change your benefits:

- [Visit [www.url.com](http://www.url.com)]
- [Call XXX-XXX-XXXX]

[20XX] Annual Benefits Enrollment  
[Month XX – Month XX, 20XX]

[CLIENT LOGO]

**TAKE ACTION**

- **Read** your enrollment materials to learn about your benefit options
- **Attend** an enrollment meeting or talk with an HR representative for more information
- **Enroll** early to avoid the last minute rush
  - Consider the needs of you and your family
  - Make a decision on the benefit programs that will provide the right coverage

[Go online or return your enrollment forms between DATE] to enroll in [CLIENT] Benefits.

[CLIENT LOGO]  
[ADDRESS LINE 1]  
[ADDRESS LINE 2]



**Open Enrollment Starts [MONTH XX, 20XX]**

It's your once-a-year opportunity to take a closer look at the flexible benefit programs [CLIENT] provides and to make sure you have the right coverage for your needs and the needs of your family.

Enrollment materials will be [mailed][posted on [www.URL.com](http://www.URL.com)] in [MONTH].

See reverse side for more information.

# SmartComm Template: Enrollment Guide



20XX-20XX Summary of Benefits

[CLIENT LOGO]

## Our Commitment to You

<CLIENT> is committed to providing our employees with a benefits program that is both comprehensive and competitive. Our benefits program offers health care, dental and vision coverage, as well as financial security to our employees and their families. This guide provides a general overview of your benefit choices and enrollment information to help you select the coverage that is right for you.

## Benefit Options

(CLIENT) provides a full range of benefits that address your needs now and in the future:

- Health Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Long Term Disability Insurance
- Accident Insurance
- 401(k) Retirement Savings Plan

## Enrollment Information

### Do I Need to Enroll?

Before deciding whether you need to enroll in (NAME)'s health and group benefits, keep in mind that there are many good reasons to take a close look at all the benefits and options (NAME) offers you even if you're already covered under the (NAME) benefit plan(s).

For instance, you may experience changes from year to year. And here likely will be changes in what you pay for coverage each year, so it's a good idea to make sure your benefits still fit you—and that you're not paying for more coverage than you need.

You must enroll if you fit into:

Change your medical, dental, or vision coverage for next year.  
Contribute to the Health Care and/or Dependent Care Flexible Spending Accounts (FSAs).

- Change your optional employee life insurance, supplemental domestic partner life insurance, supplemental life insurance, accidental death and dismemberment (AD&D) insurance, or trust fund disability insurance choices.

If you don't enroll, you may be assigned coverage that won't meet your needs. To enroll, visit [\[www.sba.com\]](#) or submit the required forms to (DDO) by the deadline.

2 Summary of Benefits 20XX-20XX



## When Can I Enroll?

As a benefit-eligible employee, you have the opportunity to enroll in the following plans during the annual enrollment period. Your annual enrollment period, Universal Benefit Enrollment (UBE), allows your benefit choices being effective (TIME PERIOD). Your benefit plan is (TIME PERIOD).

If you're enrolling as a new employee, you become eligible for benefits (TIME PERIOD) and must enroll within (TIME PERIOD) to have coverage for the rest of the plan year. You (implied) also need to enroll for the next plan year's benefits during the annual enrollment period.

## Dependent Eligibility

You can enroll your dependents in plans that offer dependent coverage. Eligible dependents are defined as your legal spouse (or domestic partner) and eligible children who reside in your household and depend primarily on you for support. This includes your own children, legally adopted children, stepchildren, a child for whom you have been appointed legal guardian, and a child for whom the court has issued a Qualified Medical Child Support Order (QMCSO) requiring you or your spouse (or domestic partner) to provide coverage.

## [Optional] Domestic Partner Coverage

Domestic partners are eligible to enroll as dependents in the benefit plan. You are not permitted to designate a domestic partner to provide coverage. A domestic partnership is defined as a marriage with an individual of the same sex. A same-sex spouse is a federal tax dependent for group health plan purposes, whereas, a domestic partner often is not. If you cover a domestic partner, a domestic partner's child or another person who is not considered an IRS tax dependent for group health plan purposes, (NAME) (CLIENT) is not responsible for the cost of the coverage. (NAME) (CLIENT) deducts the value of coverage for tax reporting purposes. This is known as required income. You will receive a W-2 annually for the value of coverage for any dependent who is not an IRS tax dependent.

## Voluntary Benefits

### Critical Illness Insurance

Critical illness insurance is designed to protect your income and personal assets when your out-of-pocket expenses increase as a result of an illness. Health insurance is not always enough to cover all of the unanticipated expenses associated with a serious medical condition like a heart attack or cancer. Critical illness insurance pays a lump sum benefit that can be used any way you choose, and benefits are paid in addition to any other insurance coverage you may have.

COVERED ILLNESSES	PAYOUT PERCENTAGES
Heart Attack	0%*
Stroke	0%*
Major Organs Transplant	0%*
End Stage Renal (Kidney) Failure	0%*
Coronary Artery Bypass Surgery*	0%*
Cancer and Cervix in Situ* coverage may be available as an optional rider.	

### Plan Features:

- You do not have to be terminally ill to receive benefits.
- Coverage options are available for your spouse/domestic partner and children as riders to your coverage.
- Coverage is portable — you can take your policy with you if you change jobs or retire.

The cost of the benefit will vary depending upon factors such as your age, whether you use tobacco, and the dependent coverage you choose.

\*The coverage is 100% of the base amount of the policy once per lifetime for coronary bypass surgery and carcinoma in situ.

The policy/certificate of coverage has exclusions and limitations which may affect any benefits payable.

### Accident Insurance

You don't have to be especially clumsy to experience accidents. These events are all too common, and so are the high medical expenses that come with them.

Accidents are unplanned and unpredictable, but the financial impact that they have on you doesn't have to be either of those things. Voluntary accident insurance pays direct benefits for a range of injuries and accident-related expenses such as:

- Fractures
- Dislocations
- Concussions
- Emergency Room Treatment
- Hospitalization
- Accidental Death

For a low cost, you can get the protection you need for yourself and your eligible dependents. It is more important now, than ever before, to protect your identity.

Benefit amounts are based on the type of injury and treatment needed. No matter how great your medical plan is, you will have to share the costs of medical care and rehabilitation that follow an accident. Accident insurance is designed to help pay for out-of-pocket expenses that insurance doesn't cover, like copays and deductibles, but the benefit payout can be used however you'd like. The policy/certificate of coverage or its provisions may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations which may affect any benefits payable.

### Hospital Indemnity Insurance

If you've ever been in the hospital, you know that it may be difficult to focus on your recovery. You'd rather be in your own bed, eating the food you like, and spending time with your family instead of staying at a hotel near you.

The last thing you want to think about is the bill you will receive after your insurance company covers their portion of your hospital stay. Since out-of-pocket costs including deductibles and coinsurance can build quickly, the bills that result from a hospital stay can be overwhelming for anyone—with or without medical insurance.

Hospital indemnity insurance can help to ease the sticker shock by paying a benefit directly to you (not to the hospital, or to an insurance company) if you or a covered family member has to stay in the hospital.

The policy/certificate of coverage or its provisions may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations, which may affect any benefits payable. The benefits discussed in the example above are for illustrative purposes only. Please see your Summary Plan Description (SPD) for complete details.

### Identity Theft Insurance

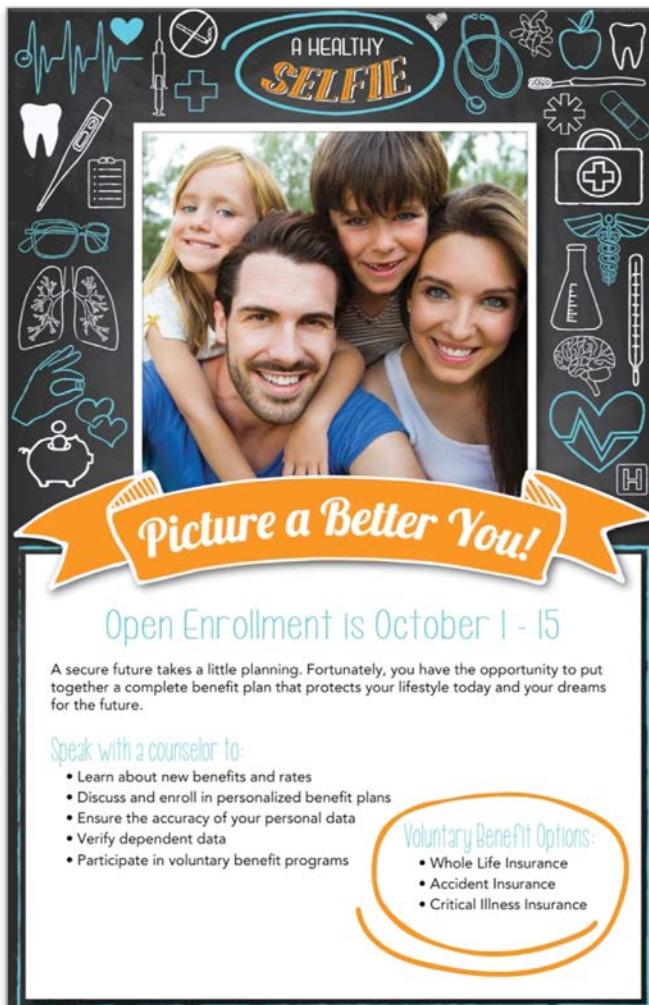
(CLIENT) offers employees comprehensive, proactive identity monitoring. The Identity Theft Program uses innovative technology and data sources to predict against the impacts of identity fraud, alerting you at the earliest possible moment.

Employees and dependents can receive identity protection that includes:

- Identity Monitoring:
- Internet Surveillance
- Digital Identity
- Watermark
- Credit Identity Monitoring

For a low cost, you can get the protection you need for yourself and your eligible dependents. It is more important now, than ever before, to protect your identity.

# Selfie Template: Poster & Postcard



# Selfie Template: Enrollment Guide

**A Healthy SELFIE**

**Picture a Better You!**

Guide to Your Benefits

**Medical Insurance**

Health care needs are different. That's why our medical plan offers multiple levels of coverage so you can choose the coverage level best-suited to your personal situation.

	Plan 1		Plan 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Physician				
Maximum Deductible				
Visit/PAP				
Prostate Screening				
Obstetrician				
Hospitalization				
Room and Board				
Anesthesia				
Therapy				
Prescription Drugs				
Other Services				
Equipment				
Chiropractic Services				

3

**Prescription Plan**

	Plan 1		Plan 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail - 30-day supply				
Generic				
Preferred Brand				
Non-preferred Brand				
Mail Order - 90-day supply				
Generic				
Preferred Brand				
Non-preferred Brand				

**Controlling Health Care Costs**

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:

- Use network providers. You will receive a higher level of benefits if you use providers who participate in the network.
- Request generic rather than brand name prescription drugs. Generic medications, while just as effective, are considerably less expensive.
- Consider seeing your family physician rather than a specialist. Family physicians can often provide the same level of care for a variety of illnesses and conditions.
- Exercise and maintain a proper diet. The healthier you are the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

If we become more aware consumers, we can each do our part to lower the cost of healthcare!

# Inspire Template: Poster & Postcard

**Get Inspired!**

**PROTECT THE PEOPLE THAT INSPIRE YOU**  
Take a Close Look at Your Benefits During Open Enrollment

Your benefits protect the things that matter most from the financial pitfalls of the unexpected. Make sure that you're getting all the protection you need to protect you, your lifestyle and the people that count on you.

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Learn about voluntary benefits that complete your financial protection

**WHAT'S NEW**

Critical illness insurance fills in the gaps to cover the things that medical insurance doesn't pay for. Better yet, it's offered at guaranteed issue during Open Enrollment, which means no medical exam is required to qualify.

**OPEN ENROLLMENT: OCTOBER 15 - OCTOBER 30**

**OPEN ENROLLMENT BEGINS  
OCTOBER 15**

Your benefits plan may not seem inspiring at first thought. However, consider what your benefits do and you'll find that they protect the people and things that do inspire you.

- Your benefits ensure that you can afford treatment should you or a loved one become sick.
- If you can't work because of an injury, your benefits protect your home and your lifestyle, giving you a chance to recover without financial hardship.
- If something should happen to you and your family has to go on without you, benefits can make sure their dreams – such as a college education – aren't lost, too.

For these and other reasons, we strive to give you the options to put together a plan that protects you and your family now and in the future.

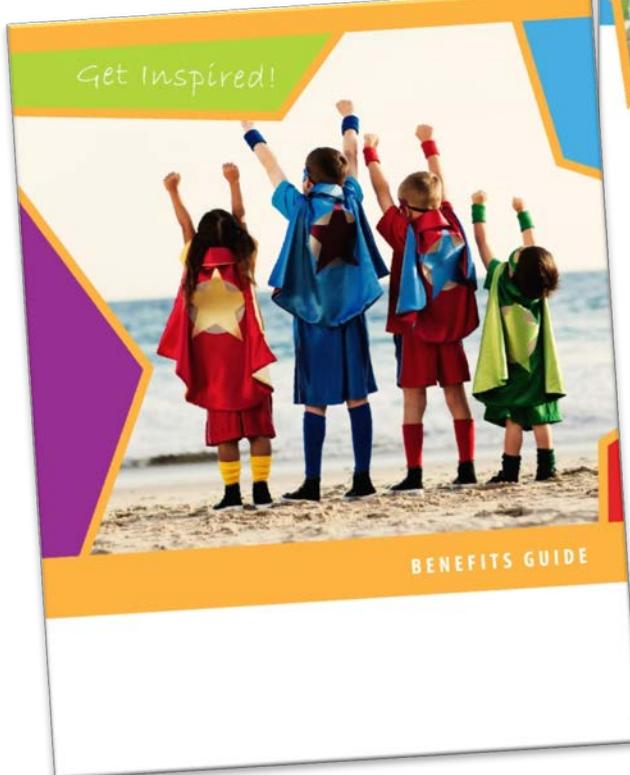
Your benefits give you peace of mind that the future for you and the people you care about is secure. **There are few things more inspiring than that.**

**Get Inspired!**

**Get Inspired!**

**OPEN ENROLLMENT BEGINS OCTOBER 15**

# Inspire Template: Enrollment Guide



**It's time to enroll... Get Inspired!**

**OPEN ENROLLMENT BEGINS OCTOBER 1. GET READY!**

Your benefits plan may not seem inspiring at first thought. However, consider what your benefits do and you'll find that they protect the people and things that do inspire you.

- Your benefits ensure that you can afford treatment should you or a loved one become sick.
- If you can't work because of an injury, your benefits protect your home and your lifestyle, giving you a chance to recover without financial hardship.
- If something should happen to you and your family has to go on without you, benefits can make sure their dreams – such as a college education – aren't lost, too.

For these and other reasons, we strive to give you the options to put together a plan that protects you and your family now and in the future.

Your benefits give you peace of mind that the future for you and the people you care about is secure. **There are few things more inspiring than that.**

**ENROLLING FOR BENEFITS**

The enrollment process is convenient. Just as important, we're providing resources to help you make the most informed decisions regarding your benefit plan.

One of those resources is this enrollment guide, which includes basic descriptions of the benefits available to you and information on where to get more information if you want it.

Another important resource is an individual enrollment session with an experienced benefit counselor, who can explain your current benefit selections and help you determine if you need to add coverage or make changes. (Sessions are either via telephone or face-to-face, depending upon your work location.) You are strongly encouraged to participate in an enrollment session – check with your Human Resources representative for meeting times.

You will receive a confirmation statement (either in person or in the mail) after completing your enrollment session. Please review it carefully to be sure your elections are correct. If changes are required, follow the instructions on your confirmation statement.

1. Schedule a meeting with a benefit counselor. See your Human Resources representative for details.
2. Prepare yourself by reviewing this enrollment guide.
3. Meet with a benefit counselor and make your enrollment elections (either enrolling in or waiving coverage). Remember, your counselor can answer any questions and help you make the right choices.

DMAT, Inc. provides a full range of benefits that address your needs now and in the future.

**TO YOUR HEALTH**

- Medical Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Dental Insurance
- Vision Insurance

**TO YOUR WEALTH**

- Life Insurance
- Disability Insurance
- Long Term Disability Insurance
- Accident Insurance
- 401(k) Retirement Savings Plan
- Tuition Assistance

**WHAT'S NEW**

Optional Whole Life Insurance offers additional financial security for your family and it's guaranteed issue, which means you can't be declined.

Flexible Spending Account contribution maximum has been increased.

**DEPENDENT ELIGIBILITY**

Your eligible dependents may include:

- Your legal spouse
- Your unmarried children under age 19
- Your unmarried children ages 19 to 25, provided they are full-time students
- Your unmarried children over age 19 who are not able to support themselves due to a physical or mental disability

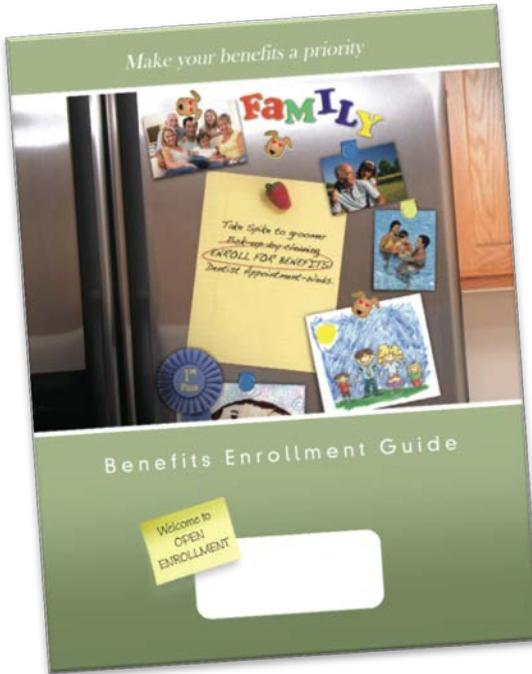
Only those dependents meeting the eligibility requirements can enroll for coverage. Check with your counselor for more information regarding dependent eligibility.

A small photograph of a child wearing goggles and holding a tablet, possibly representing digital access or learning.

# Notes Template: Posters



# Notes Template: Postcard & Enrollment Guide



**Welcome to Open Enrollment**

ABC Company's 2011 open enrollment period is just around the corner. Now is the time to consider whether your current benefits package still meets your family's health and financial needs now and in the future.

Open enrollment takes place Month XX through Month XX, 2011.

During this time you will have the opportunity to enroll in, change, or drop benefit coverage and learn more about new and existing benefit plans. All changes that you elect during open enrollment become effective January 1, 2012.

This enrollment guide presents highlights of each of the benefit plans available this year. We hope you will use this information to make informed decisions that make the most sense for you and your family.

**Enrolling for benefits...**

The enrollment process is convenient. Just as important, we're providing resources to help you make the most informed decisions regarding your benefit plan.

One of those resources is this enrollment guide, which includes basic descriptions of the benefits available to you and your dependents when you enroll in a benefit plan.

Another important resource is an individual enrollment session with an experienced benefit counselor, who can explain your current benefit selections and help you determine if you need to add coverage or make changes. (Sessions are either via telephone or face-to-face, depending upon your work location.)

You are strongly encouraged to participate in an enrollment session - check with your Human Resources representative for meeting times.

You will receive a confirmation statement (either in person or in the mail) after completing your enrollment session. Please review it carefully to be sure your elections are correct. If changes are required, follow the instructions on your confirmation statement.

**Enrolling for benefits is easy. Simply follow these steps.**

1. Schedule a meeting with a benefit counselor. See your Human Resources representative for details.
2. Prepare yourself by reviewing this enrollment guide.
3. Meet with a benefit counselor and make your selection of elections (either enrolling in or waiving coverage). Remember, your counselor can answer any questions and help you make the right choices.

**ABC Company provides a full range of benefits that address your needs now and in the future.**

**TO YOUR HEALTH**

- Medical Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Dental Insurance
- Vision Insurance

**TO YOUR WEALTH**

- Life Insurance
- Disability Insurance
- Long Term Disability Insurance
- Accident Insurance
- 401(k) Retirement Savings Plan
- Tuition Assistance

**What's New!**

Optional Whole Life Insurance offers additional financial security for your family and its guaranteed issue, which means you can't be declined.

Flexible Spending Account contribution maximum has been increased.

**Dependent Eligibility**

Your eligible dependents may include:

- Your legal spouse
- Your unmarried children under age 19
- Your unmarried children ages 19 to 25, provided they are full-time students
- Your dependent children over age 19 who are not able to support themselves due to a physical or mental disability

**NOTE:** This summary is intended to summarize the benefits available from ABC Company. This email communication of products and services is based solely on the plan documents provided by the carrier of each plan. This summary is not legal binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.



# Game Board Template: Posters

The image displays three promotional posters for the 'BENEFITS! The Game of Your Life' game. The left poster shows a hand holding a game card with the text 'OPEN ENROLLMENT IS COMING'. The middle poster features a family sitting together with the text 'GET IN THE GAME!' and 'OPEN ENROLLMENT BEGINS OCTOBER 1'. The right poster shows a game board with sections for MEDICAL, DENTAL & VISION, LIFE & DISABILITY, and FINANCIAL SECURITY, along with the text 'PLAYERS WANTED!' and 'DON'T SIT THIS ONE OUT!'. All posters include the game box and a green game piece.

**OPEN ENROLLMENT BEGINS MARCH 31**

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Participate in voluntary benefit programs

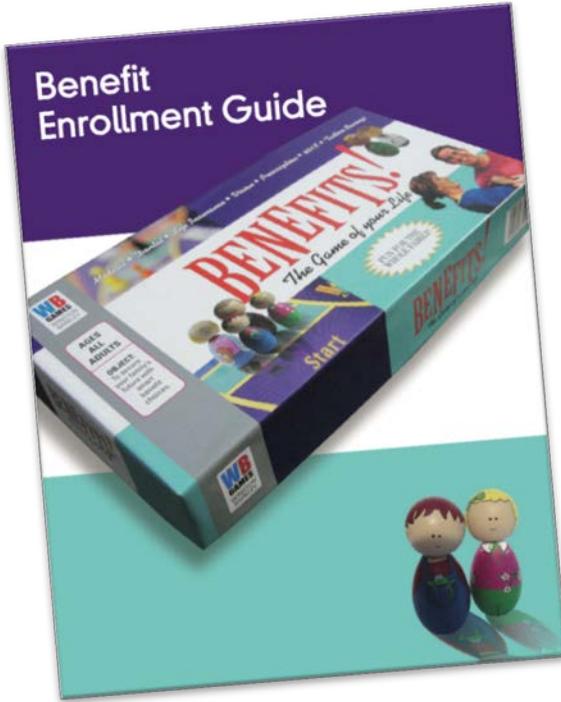
**OPEN ENROLLMENT BEGINS OCTOBER 1**

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Participate in voluntary benefit programs

**OPEN ENROLLMENT BEGINS OCTOBER 1**

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Participate in voluntary benefit programs

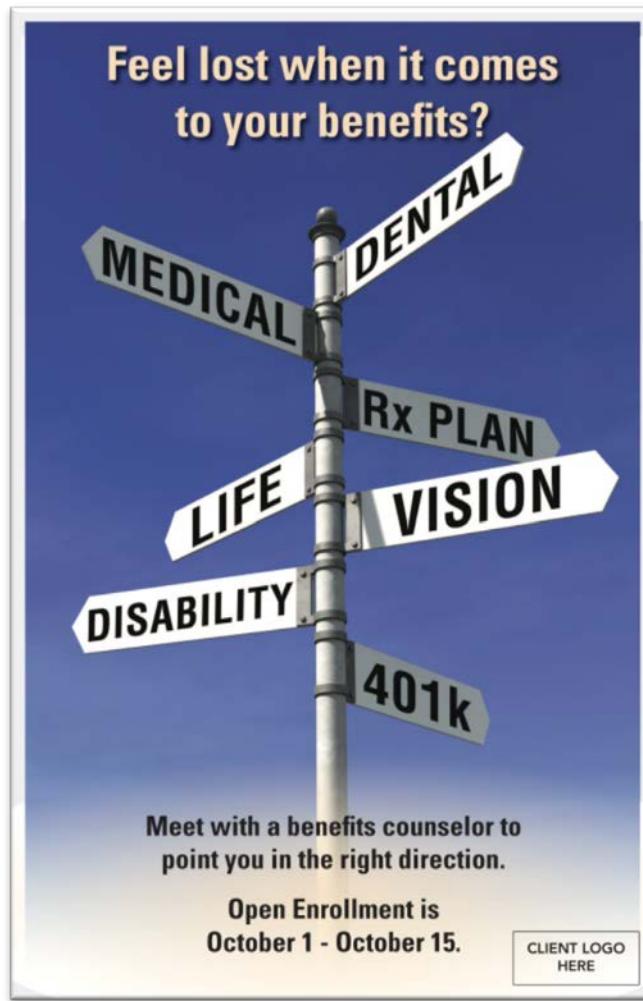
# Game Board Template: Postcard & Enrollment Guide



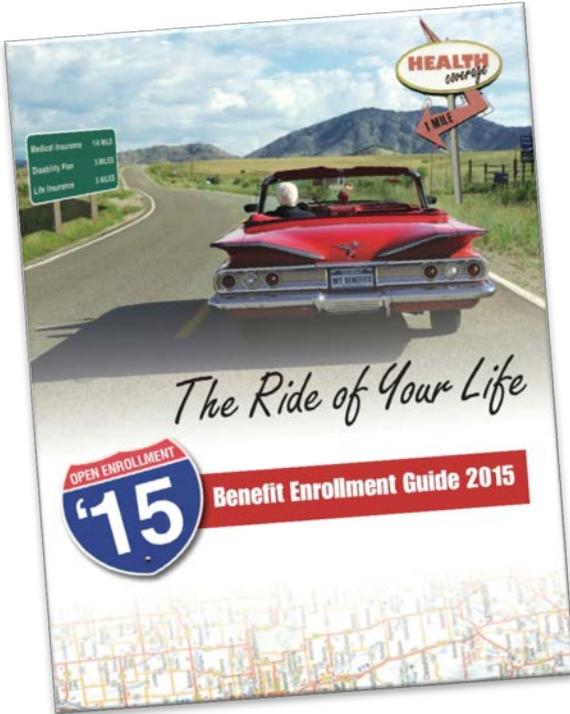
This image shows an open booklet titled "Life is a lot like a game." The left page features a colorful illustration of the "Benefits! The Game of your Life" board with two wooden peg dolls on it. A text box on the left page reads: "To help you make the most informed decisions, you will have a personalized, one-to-one enrollment session with a trained benefits counselor. The benefits counselor can offer guidance and answer questions." The right page contains several sections: "Success requires that you make good decisions and catch a bit of good luck along the way.", "In most games you can't prepare for misfortune - you simply go back a few spaces or lose some points. In the real game of life, you can take steps to avoid the severe impacts of misfortune.", "You can come upon some pitfalls that will wipe your lifestyle and your dreams for the future right out of the game. The cost of serious illness or injury and the loss of income can make you forfeit your savings, your house, your car, and even big plans you may have (like a child's college education or your comfortable retirement).", "The [Game] Benefits Plan provides the opportunity to protect your family's income and savings from the even the worst misfortune. Take the time to read through this Guide and get ready to make the right moves.", "Instructions", "Read through this Guide to learn the basics about the benefits available to you.", "Schedule your personal, one-to-one enrollment session with a benefits counselor.", "Prepare for the session by considering the level of medical coverage and income protection that's right for you.", "Your 2011 Benefits", and a bulleted list of benefits including Medical Insurance, Prescription Drug Benefits, Critical Illness Insurance, Disability Insurance, Vision Insurance, and Life Insurance.



## Route 66 Template: Posters



# Route 66 Template: Postcard & Enrollment Guide



**Welcome to Open Enrollment**

ABC Company's 2008 open enrollment period is just around the corner. Now is the time to consider whether your current benefit package still meets your family's health and financial needs now and in the future.

Open enrollment takes place Month XX through Month XX, 2008.

During this time you will have the opportunity to enroll in, change, or drop benefit coverage and learn more about new and existing benefit plans. All changes that you elect during open enrollment become effective January 1, 2009.

This enrollment guide presents highlights of each of the benefit plans available this year. We hope you will use this information to make informed decisions that make the most sense for you and your family.

**Enrolling for benefits...**

The enrollment process is convenient. Just as important, we're providing resources to help you make the most informed decisions regarding your benefit plan.

One of these resources is this enrollment guide, which includes basic descriptions of the benefits available to you and information on where to get more information if you want it.

Another important resource is an individual enrollment session with an experienced benefit counselor, who can explain your current benefit elections and help you determine if you need to add coverage or make changes. Sessions are either via telephone or face-to-face, depending upon your work location. You are strongly encouraged to participate in an enrollment session - check with your Human Resources representative for meeting times.

You will receive a confirmation statement (either in person or in the mail) after completing your enrollment session. Please review it carefully to be sure your elections are correct. If changes are required, follow the instructions on your confirmation statement.

**Enrolling for benefits is easy. Simply follow these steps.**

1. Schedule a meeting with a benefit counselor. See your Human Resources representative for details.
2. Prepare yourself by reviewing this enrollment guide.
3. Meet with a benefit counselor and make your enrollment elections (either enrolling in or dropping coverage). Remember, your counselor can answer any questions and help you make the right choices.

**Your Benefits**

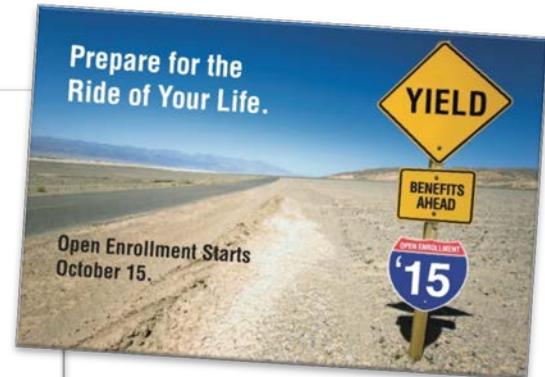
ABC Company provides a full range of benefits that address your needs now and in the future.

<b>To Your Health</b>	<b>To Your Wealth</b>
<ul style="list-style-type: none"> <li>Medical Insurance</li> <li>Prescription Drug Benefits</li> <li>Comprehensive Insurance</li> <li>Dental Insurance</li> <li>Vision Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Life Insurance</li> <li>Disability Insurance</li> <li>Long Term Disability Insurance</li> <li>Accident Insurance</li> <li>401(k) Retirement Savings Plan</li> <li>Tuition Assistance</li> </ul>

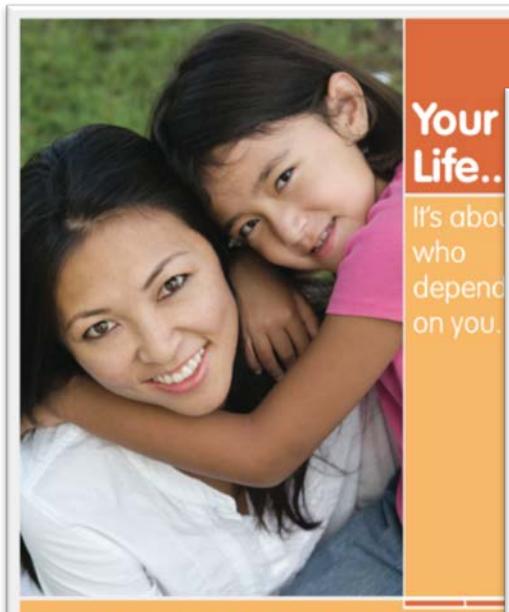
**WHAT'S NEW:**

Optional Whole Life Insurance offers additional financial security for your family and it's guaranteed issue, which means you can't be declined.

Flexible Spending Account contribution maximum has been increased.



# Your Life Template: Posters



Your  
Life...

It's about  
who  
depends  
on you.

**OPEN ENROLLMENT BEGINS OCTOBER**

It's more important than ever for you to understand your benefits – for your family's needs today and their challenges for tomorrow.

Meet with a benefits counselor to learn more.

It's Your Life...Take Care of It.



Your  
Life...

It's about  
what's  
important  
to you.

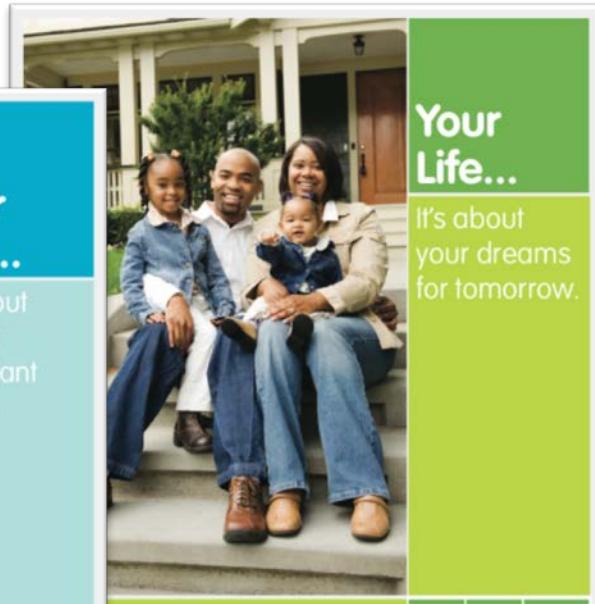
**OPEN ENROLLMENT BEGINS OCTOBER 1.**

Your benefits are critical to securing the things you hold most dear.

Make sure you're taking full advantage of all that's available to you.

Meet with a benefits counselor to learn more.

It's Your Life...Take Care of It.



Your  
Life...

It's about  
your dreams  
for tomorrow.

**OPEN ENROLLMENT BEGINS OCTOBER 1.**

You can help to protect your family's lifestyle today and build for their dreams for tomorrow.

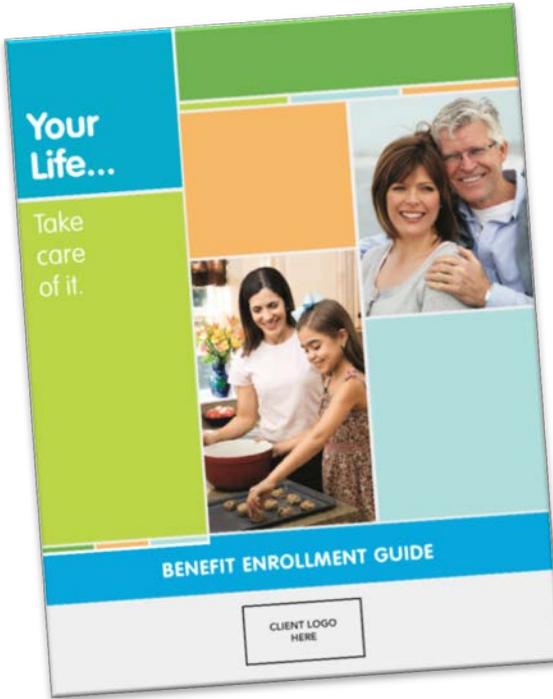
sure you're prepared for whatever the future may bring.

Meet with a benefits counselor to learn more.

Life...Take Care of It.

CLIENT LOGO  
HERE

# Your Life Template: Postcard & Enrollment Guide



**Your Life...**

- It's about taking care of the things you hold most dear.
- It's about those who depend on you right now and who might depend on you not far down the road.
- It's about your dreams for tomorrow.

Looking after all of these things is a challenge. But you have help. Our benefit plan gives you the opportunity to take care of your life and everything that goes into it.

**Your Life is important for so many reasons...**

**...Take Care of It.**

ABC Company's 2008 open enrollment period is just around the corner. Now is the time to consider whether your current benefits package still meets your family's health and financial needs now and in the future.

Open enrollment takes place Month XX through Month XX.

This enrollment guide presents highlights of each of the benefit plans available this year. We hope you will use this information to make informed decisions that make the most sense for you and your family.

**Enrolling for benefits is easy. Simply follow these steps.**

1. Schedule a meeting with a benefit counselor. See your Human Resources representative for details.
2. Prepare yourself by reviewing this enrollment guide.
3. Meet with a benefit counselor and make your enrollment election (either enrolling in or waiving coverage). Remember, your counselor can answer any questions and help you make the right choices.

**Your Benefits**

ABC Company provides a full range of benefits that address your needs now and in the future.

**To Your Health**

- Medical Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Dental Insurance
- Vision Insurance

**To Your Wealth**

- Life Insurance
- Disability Insurance
- Long Term Disability Insurance
- Auto Insurance
- 401(k) Retirement Savings Plan
- Tuition Assistance

**Dependent Eligibility**

Your eligible dependents include:

- Your legal spouse
- Your unmarried children under age 19
- Your dependent children ages 19 to 25, provided they are full-time students
- Your unmarried children over age 19 who are not able to support themselves due to a physical or mental disability

Only those dependents meeting the eligibility requirements can enroll for coverage. Check with your counselor for more information regarding dependent eligibility.

**WHAT'S NEW...for 2013**

Optional Whole Life Insurance offers additional financial security for your family and it's guaranteed issue, which means you can't be declined.

Healthcare Spending Account contribution maximum has been increased.

**Your Life...**

It's about what is important to you, who depends on you and your dreams for the future.

Your benefits play a vital role in your life and protecting everything you live is about.

- Are you in the right medical plan? You may be exposed to higher out-of-pocket costs or higher premiums than necessary.
- Could your pay your bills if a disability kept you out of work for a long time? Nearly half of all home foreclosures result from not enough disability coverage.
- Does your family have enough insurance to replace your income? Review today's household budget and future financial needs, such as college tuition.

Get the answers to these questions and more at Open Enrollment beginning October 1.

**Your Life...**

It's about protecting what's important.

**OPEN ENROLLMENT BEGINS OCTOBER 1**

A placeholder box for "CLIENT LOGO HERE" is located at the bottom right.

# Icon Template: Poster & Postcard

**Open Enrollment is Coming!**

A secure future takes a little planning. Fortunately, you have the opportunity to put together a complete benefit plan that protects your lifestyle today and your dreams for the future.

Voluntary Benefit Plan options include:

- Whole Life Insurance
- Accident Insurance
- Critical Illness Insurance

It's worth taking the time to meet with a benefits counselor to ensure that your benefits meet your needs.

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Participate in voluntary benefit programs

**Open Enrollment is October 15 - 30**

**Open Enrollment is Coming!**

Are you prepared?

**Get the answers you need.**

Your Benefits are important. It's worth taking time to meet with a benefits counselor to ensure that your benefits meet your needs.

- Are you in the right Medical Plan?  
You may be exposed to higher out-of-pocket costs or higher premiums than necessary.
- Could you pay your bills if a disability kept you out of work for a long time?  
Nearly half of all home foreclosures result from not enough disability coverage.
- Does your family have enough life insurance to replace your income?  
Review today's household budget and future financial needs, such as college tuition.

**Open Enrollment is October 1 – 15**

# Icon Template: Enrollment Guide

The image displays a 'Benefit Enrollment Guide' booklet and its corresponding 'Welcome to Open Enrollment' page.

**Booklet Cover:** The cover is blue with the title 'Benefit Enrollment Guide' in white. A vertical column of four circular icons is on the right: a pink stethoscope, a green circle with '2015', an orange briefcase, and a teal heart with a pulse line.

**Welcome to Open Enrollment Page:**

- Title:** 2015 Welcome to Open Enrollment
- Text:** ABC Company's 2015 open enrollment period is just around the corner. Now is the time to consider whether your current benefits package still meets your family's health and financial needs now and in the future.
- Text:** Open enrollment takes place Month XX through Month XX, 2015.
- Text:** During this time you will have the opportunity to enroll in, change, or drop benefit coverage.
- Section:** Enrolling for Benefits...
  - Text:** The enrollment process is convenient. Just as important, we're providing resources to help you make the most informed decisions regarding your benefit plan.
  - Text:** One of those resources is this enrollment guide, which includes basic descriptions of the benefits available to you and information on where to get more information if you want it.
  - Text:** Another important resource is an individual enrollment session with an experienced benefit counselor who can explain your current benefit selections and help you determine if you need
  - Text:** to add coverage or make changes. (Sessions are either via telephone or face-to-face, depending upon your work location.) You are strongly encouraged to participate in an individual enrollment session - check with your Human Resources representative for meeting times.
  - Text:** You will receive a confirmation statement (either in person or in the mail) after completing your enrollment session. Please review it carefully to be sure your elections are correct. If changes are required, follow the instructions on your confirmation statement.
- Section:** Enrolling for benefits is easy. Simply follow these steps.
  - Text:** Schedule a meeting with a benefit counselor. See your Human Resources representative for details.
  - Text:** Prepare yourself by reviewing this enrollment guide.
  - Text:** Meet with a benefit counselor and make your enrollment choices (whether enrolling in or waiving coverage). Remember, your counselor can answer any questions and help you make the right choices.
- Section:** Dependent Eligibility
  - Text:** Your eligible dependents may include:
    - Your legal spouse
    - Your unmarried children under age 19
    - Your unmarried children ages 19 to 25, provided they are full-time students
    - Your dependent adult children age 19 who are not able to support themselves due to a physical or mental disability
  - Text:** Only those dependents meeting the eligibility requirements can enroll for coverage. Check with your counselor for more information regarding dependent eligibility.

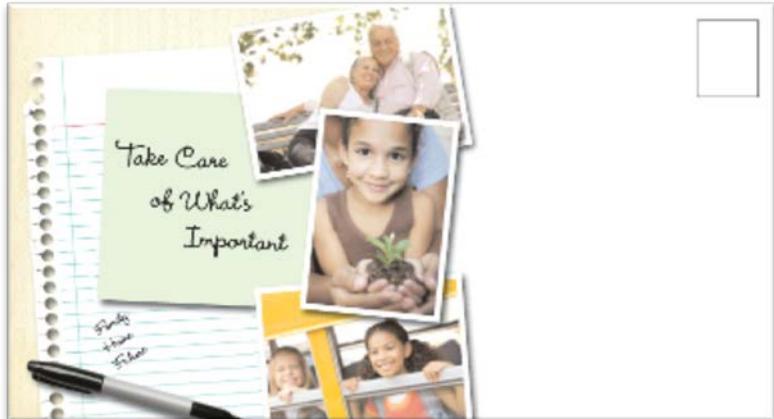
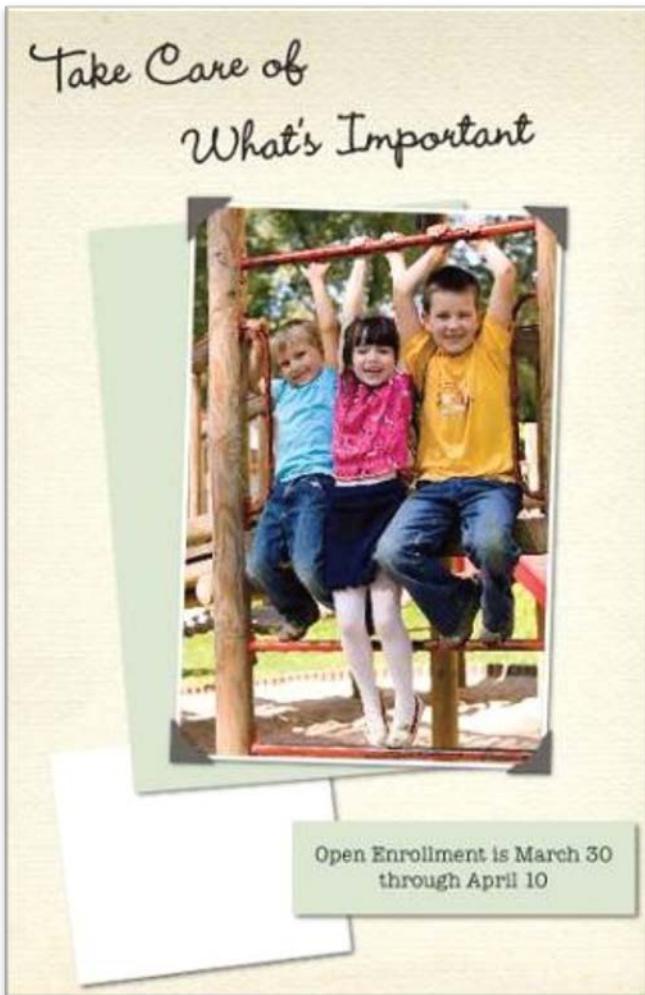
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### WHAT'S NEW

Optional Whole Life Insurance offers additional financial security for your family and it's guaranteed issue, which means you can't be declined. Flexible Spending Account contribution maximum has been increased.

# Scrapbook Template: Poster & Postcard



# Scrapbook Template: Enrollment Guide

**Take Care of What's Important**

Take Care of What's Important  
Your benefits help you take care of the most important things in your life.

Your benefits provide more than just health payments for medical care. They protect your family and your future from unexpected pitfalls. They make sure your family can get by & something happens to you.

With a Flexible Spending Account, you have an opportunity to save money by using pre-tax savings to pay for everyday health care and dependent care expenses.

Take a moment to look through the Enrollment Guide. It provides a brief but complete overview of the Aon Benefit Plan, and will help you make the right decisions for you and your family.

**Benefit Plan**

**Take Care of Your Health**

- Medical Insurance
- Prescription Drug Benefits
- Dental & Vision Insurance
- Employee Assistance Program

**Take Care of Your Income and Savings**

- OPTIONAL BENEFITS INSURANCE
- Life Insurance
- Disability Insurance
- Flexible Spending Accounts

**Take Care of Your Future**

- 401(k) Plan
- Tuition Assistance
- Employee Assistance Program

**Dependent Eligibility**

Your eligible dependents may include:

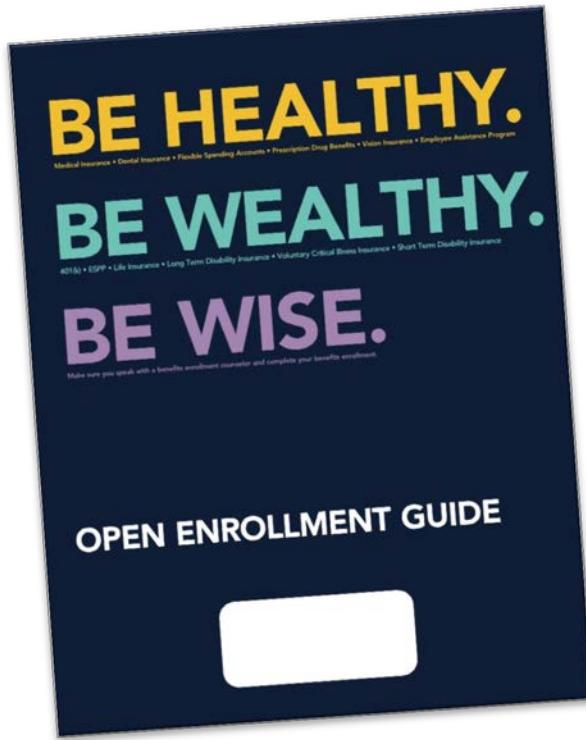
- Your legal spouse
- Your unmarried children under age 19
- Your uninsured children ages 19 to 25, provided they are full-time students
- Your uninsured children over age 19 who are disabled or unable to support themselves due to a physical or mental disability

Only those dependents meeting the eligibility requirements (as defined) for enrollment. Check with your insurer for more information regarding dependent eligibility.

# Be Healthy Template: Posters



# Be Healthy Template: Postcard & Enrollment Guide



**YOUR BENEFIT OPTIONS**  
ABC Company provides a full range of benefits that address your needs now and in the future.

**TO YOUR HEALTH**

- Medical Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Dental Insurance
- Vision Insurance

**TO YOUR WEALTH**

- Life Insurance
- Disability Insurance
- Long Term Disability Insurance
- Accident Insurance
- 401(k) Retirement Savings Plan
- Tuition Assistance

**WHAT'S NEW**

Optional Whole Life Insurance offers additional financial security for your family and it's guaranteed issue, which means you can't be declined.

Flexible Spending Account contribution maximum has been increased.

**DEPENDENT ELIGIBILITY**  
Your eligible dependents may include:

- Your spouse
- Your unmarried children under age 19
- Your unmarried children ages 19 to 25, provided they are full-time students
- Your unmarried children over age 19 who are not able to support themselves due to a physical or mental disability

Only those dependents meeting the eligibility requirements can enroll for coverage. Check with your counselor for more information regarding dependent eligibility.

NOTE: This document is provided to communicate the benefits you receive from ABC Company. The actual administration of your benefits is based solely on the plan documents. Please refer to the plan documents for specific terms and conditions. ABC Company is not engaged in selling, soliciting, or advertising services. All rights reserved. © 2018 ABC Company. For additional information please contact the Human Resources department.

Meet with a benefits counselor at our open enrollment starting March 30!

Employee understand the value of good healthcare coverage. However, the truly wise make sure they have enough life insurance and disability insurance to protect their household's income from unexpected misfortune.

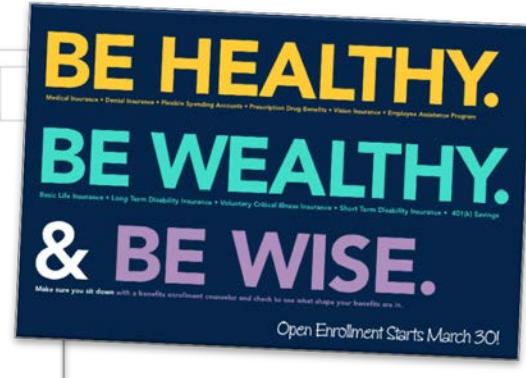
The wise counselor knows how much they can save by participating in a Flexible Spending Account program.

And, the wise review their current benefits to make sure they're up to date with current trends and to double check that all of their dependents are covered.

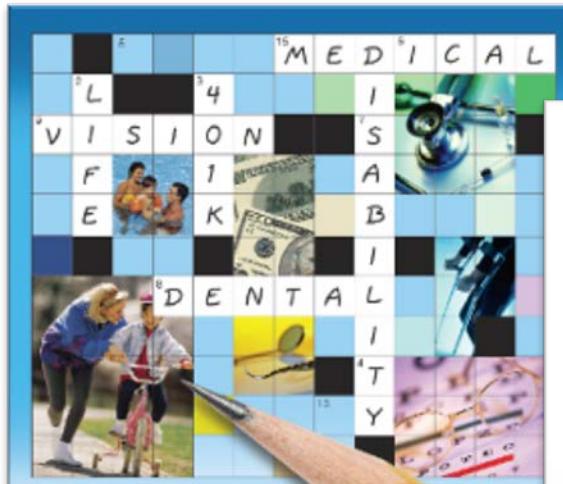
[Client] provides all of the options you need to build a solid protection plan that gives you the piece of mind knowing that you're protected...no matter what comes your way.

We make "wise" easy. It's up to you to do the rest.

[Client logo here]



## Puzzle Template: Posters



We'll help you  
fill in the blanks.

Open Enrollment Starts March 30

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Participate in voluntary benefit programs

YOUR  
LOGO  
HERE

# BENEFITS SOLVED.



## In Just 20 Minutes.

Open Enrollment Begins March 30

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Participate in voluntary benefit programs

YOUR  
LOGO  
HERE



IS YOUR BENEFIT COVERAGE  
INCOMPLETE?

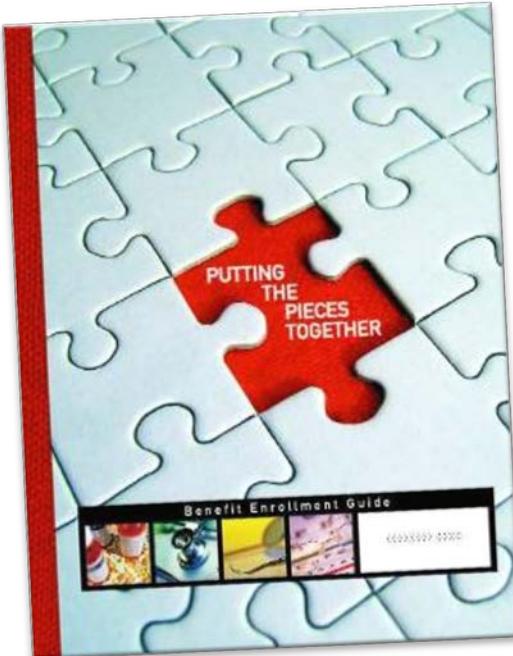
We'll help you put the pieces together.

Open Enrollment Begins March 30

- Learn about new benefits and rates
- Discuss and enroll in personalized benefit plans
- Ensure the accuracy of your personal data
- Verify dependent data
- Participate in voluntary benefit programs

YOUR  
LOGO  
HERE

# Puzzle Template: Postcard & Enrollment Guide



**YOUR BENEFIT OPTIONS**

It's never more important than now to put together your pieces of the puzzle. Complete your health insurance coverage by putting together all the pieces you need to have a complete plan. Whether you're looking for dental coverage or life insurance, we've got you covered.

**YOUR HEALTH**

It's never more important than now to put together your pieces of the puzzle. Whether you're looking for dental coverage or life insurance, we've got you covered.

**YOUR INCOME...YOUR LIFESTYLE**

It's never more important than now to put together your pieces of the puzzle. Whether you're looking for dental coverage or life insurance, we've got you covered.

**YOUR FUTURE**

It's never more important than now to put together your pieces of the puzzle. Whether you're looking for dental coverage or life insurance, we've got you covered.

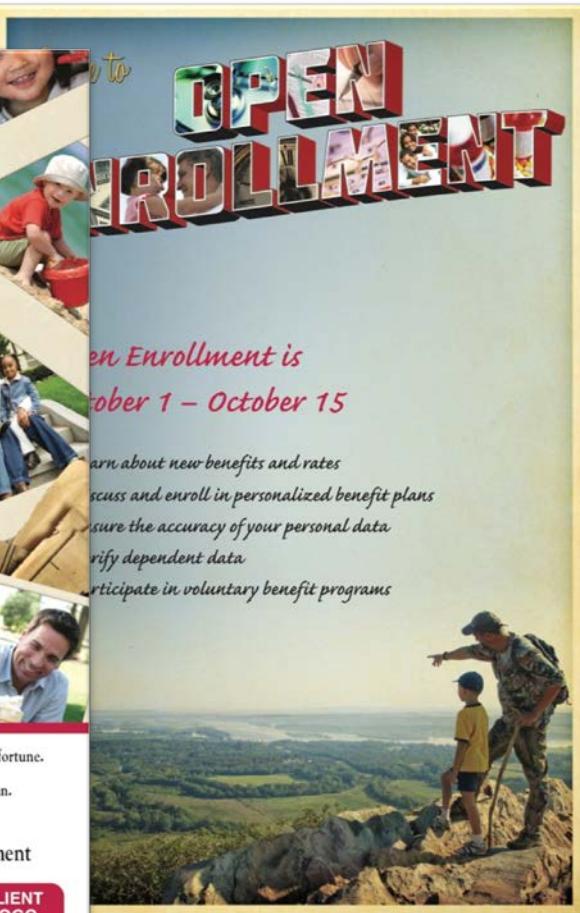
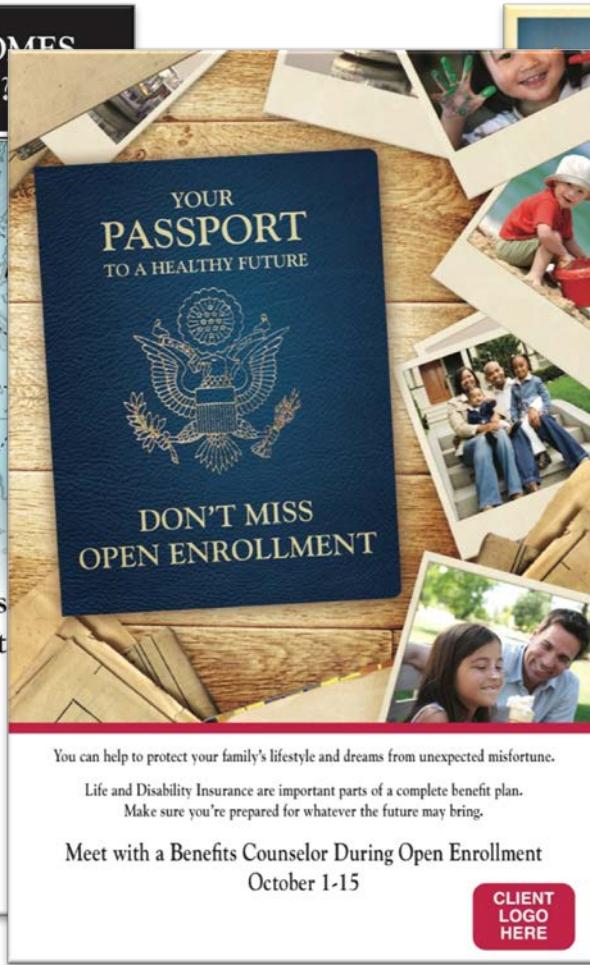
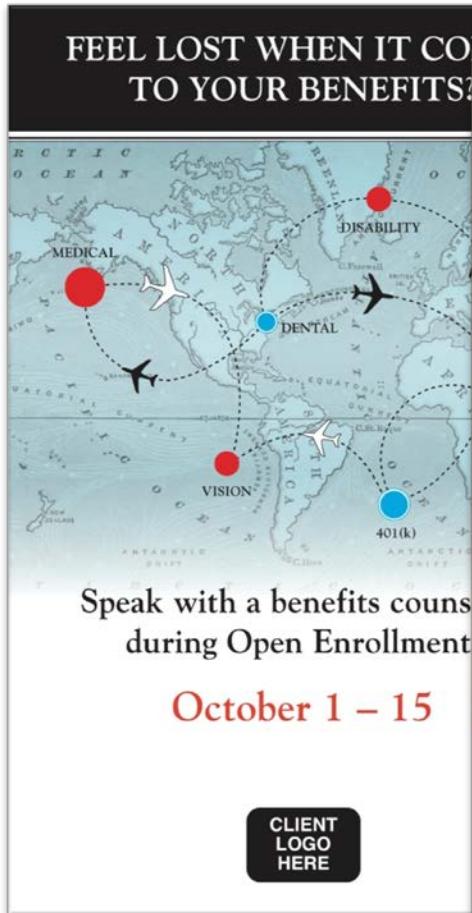
**DEPENDENT ELIGIBILITY**

Your child is eligible to be included:

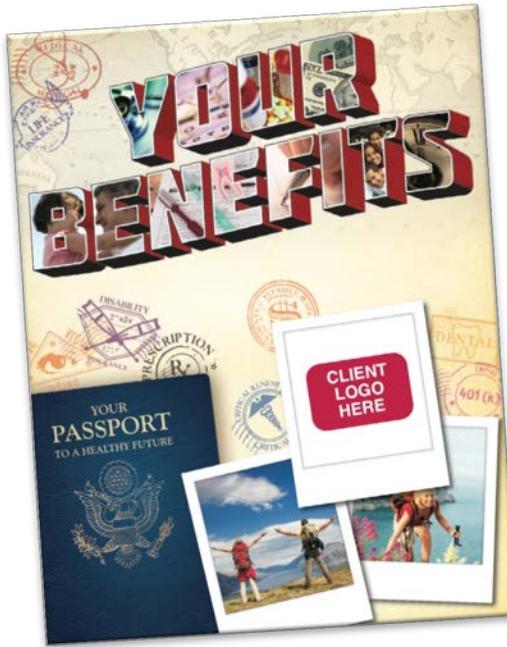
- If he or she is under age 26
- If he or she is disabled and cannot support him or herself
- If he or she is a full-time student up to age 26



# Passport Template: Posters



# Passport Template: Postcard & Enrollment Guide



**YOUR BENEFITS**

ABC Company's open enrollment period is just around the corner. Now is the time to consider whether your current benefit package still meets your family's health and financial needs now and in the future.

Open enrollment takes place October 15 through October 30.

During this time you will have the opportunity to enroll in, change, or drop benefit coverage and learn more about new and existing benefit plans. All changes that you elect during open enrollment become effective January 1.

This enrollment guide presents highlights of each of the benefit plans available this year. We hope you will use this information to make informed decisions that make the most sense for you and your family.

**Enrolling for benefits...**

The enrollment process is convenient. Just as important, we're providing resources to help you make the most informed decisions regarding your benefit plan.

One of these resources is this enrollment guide, which includes basic descriptions of the benefits available to you and information on where to get more information if you want it.

Another important resource is an individual enrollment session with an experienced benefit counselor, who can explain your current benefit plan and help you determine if you need to add coverage or make changes. Sessions are available at no cost or fees to help you determine what's best for you. You may be encouraged to participate in an enrollment session – check with your Human Resources representative for meeting times.

You will receive a confirmation statement either in person or in the mail after completing your enrollment session. Please review it carefully to be sure your elections are correct. If changes are required, follow the instructions on your confirmation statement.

**Enrolling for benefits is easy. Simply follow these steps.**

1. Schedule a meeting with a benefit counselor. See your Human Resources representative for details.
2. Prepare yourself by reviewing this enrollment guide.
3. Meet with a benefit counselor and make your enrollment elections (either enrolling in or waiving coverage). Remember, your counselor can answer any questions and help you make the right choices.

**To Your Health**

- Medical Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Dental Insurance
- Vision Insurance

**To Your Wealth**

- Life Insurance
- Disability Insurance
- Long Term Disability Insurance
- Accident Insurance
- 401(k) Retirement Savings Plan
- Tuition Assistance

**WHAT'S NEW**

Optional Whole Life Insurance offers additional financial security for your family and it's guaranteed issue, which means you can't be declined.

Flexible Spending Account contribution maximum has been increased.

**Dependent Eligibility**

Your eligible dependents may include:

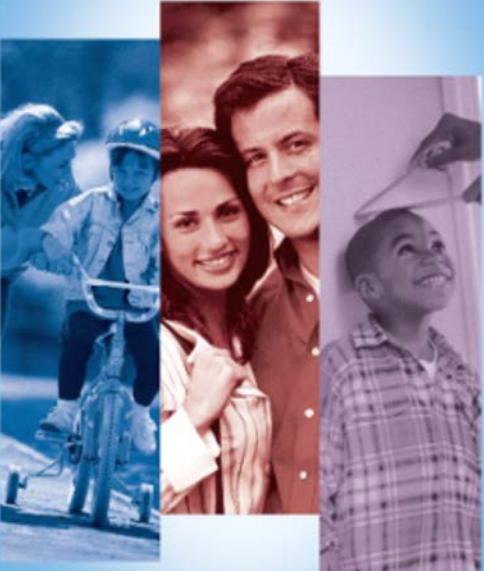
- Your legal spouse
- Your unmarried children under age 19
- Your unmarried children ages 19 to 25, provided they are full-time students
- Your unmarried children over age 19 who are not able to support themselves due to a physical or mental disability

Only those dependents meeting the eligibility requirements can enroll for coverage. Check with your counselor for more information regarding dependent eligibility.



# Lifestyles Template: Posters

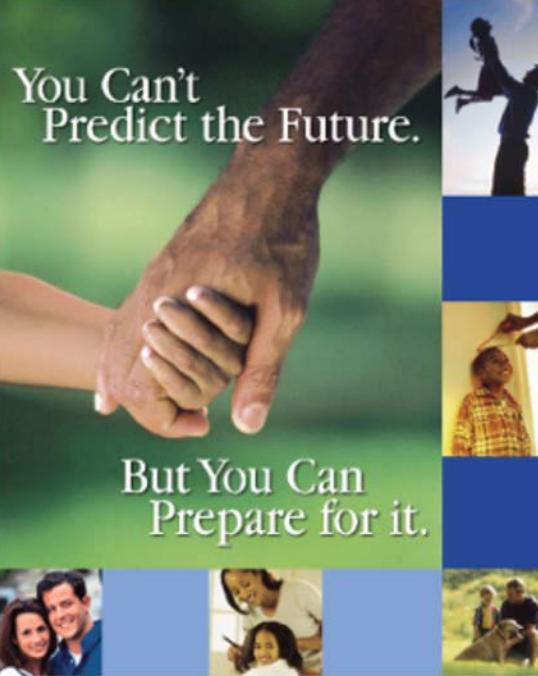
**You Can't Predict the Future.  
But You Can Prepare for it.**



You can help to protect your family's lifestyle and dreams from unexpected misfortune. Life and Disability Insurance are important parts of a complete benefit plan. Make sure you're prepared for whatever the future may bring.

Meet with a Benefits Counselor  
During Open Enrollment March 30

**You Can't  
Predict the Future.**



**But You Can  
Prepare for it.**

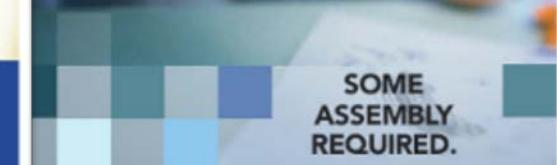


You can help to protect your family's lifestyle and dreams from unexpected misfortune. Life and Disability Insurance are important parts of a complete benefit plan. Make sure you're prepared for whatever the future may bring.

Meet with a Benefits Counselor  
During Open Enrollment March 30



**YOUR FUTURE.**

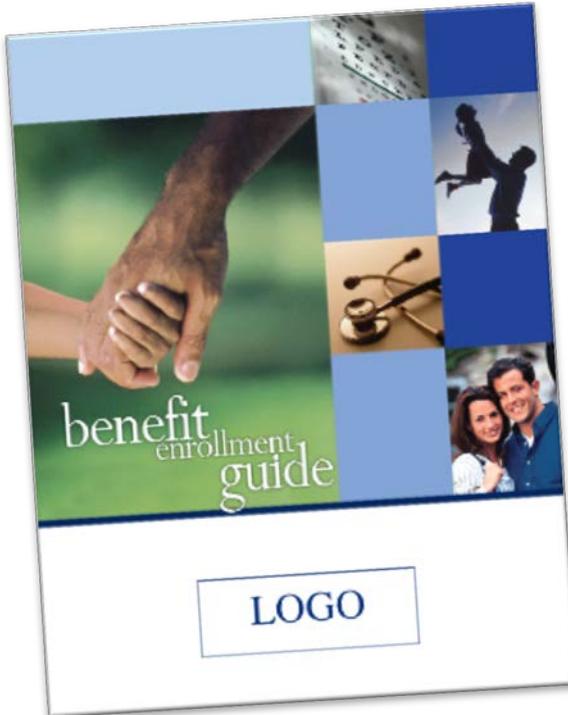


**SOME  
ASSEMBLY  
REQUIRED.**

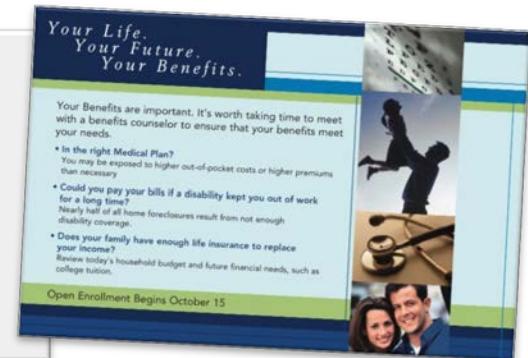
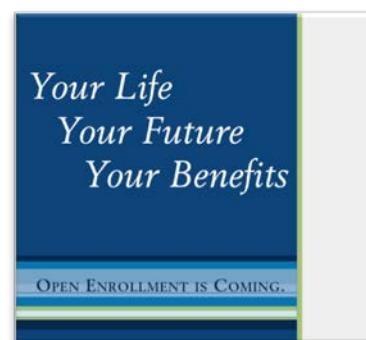
A secure future takes a little planning. Fortunately, you have the opportunity to put together a complete benefit plan that protects your lifestyle today and your dreams for the future.

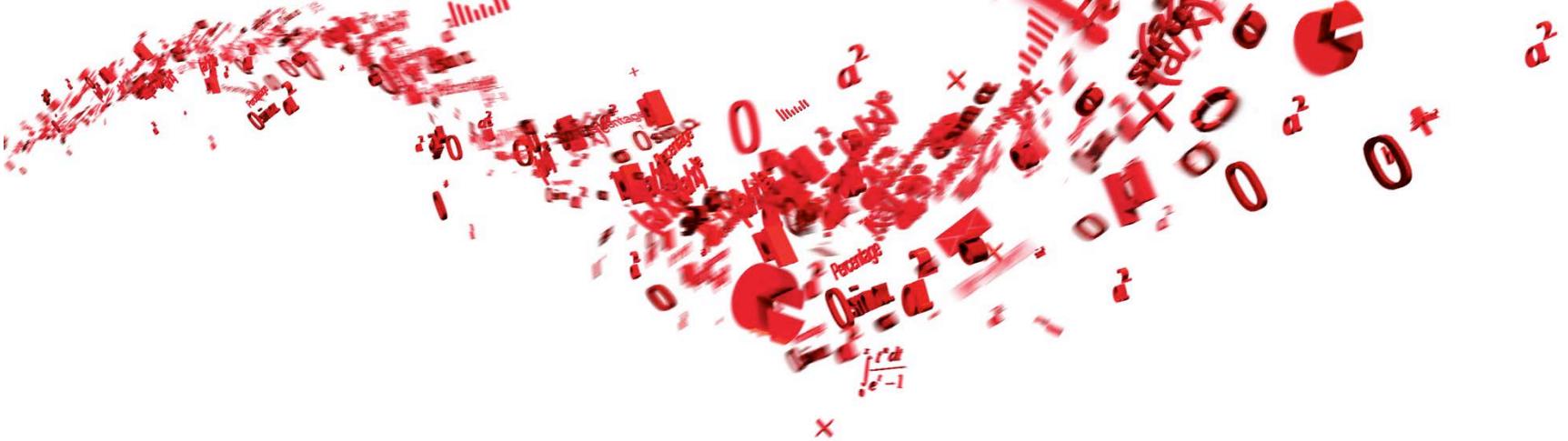
Meet with a Benefits Counselor  
During Open Enrollment March 30

# Lifestyles Template: Postcard & Enrollment Guide



A horizontal postcard template for open enrollment. It includes a photo of a couple, the title "Welcome to Open Enrollment", and the heading "Your Benefits". A sidebar on the right lists benefits like Medical Insurance and Life Insurance. A "What's New" section highlights a new guaranteed issue life insurance product. A "Dependent Enrollment" section provides information for dependents.





# Thank You.