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yourHR

U.S. Open Enrollment Checklist

November 1 - 15, 2017

Here's what you need to know for Open Enrollment this year:

ACTIVE ENROLLMENT: Enrollment is **ACTIVE** this year! This means that every team member will need to log into ADP during Open Enrollment to actively enroll or decline coverage for 2018. **Medical, dental and vision** elections from 2017 will not roll over to 2018. Life insurance and disability elections in place will roll over to 2018.

If team members do not log into ADP to actively select or waive coverage, they will be defaulted to **SINGLE** coverage in the HSA Saver plan, and waived for vision and dental coverage.

Go to ADP to make your active elections for 2018 benefits: adpvanantage.adp.com

COVERING YOUR SPOUSE? We invite you and your eligible family members to be covered on our benefit plans. For team members that are covering their spouse or domestic partner on the medical, dental or vision plans, you will need to submit documentation to confirm their eligibility — just send in a marriage certificate, tax return, or document supporting your domestic partnership. Documents can be scanned and emailed to hrbenefits@ardentmills.com.

NEW MEDICAL PLAN FOR 2018: There is a new medical plan option called the **HSA Saver** available starting in 2018 — this is a high deductible health plan that can be combined with an HSA, like our current HSA Plan. The HSA Saver plan has the lowest premiums out of your paycheck and the highest deductible and out of pocket maximum of all three plans offered by Ardent Mills.

WANT MORE INFORMATION? The benefits team will be hosting additional Open Enrollment meetings on Skype, in addition to live phone calls on the evening of November 9th that your family is also welcome to attend. See the website for details:

www.ardentmills.com/employee