BENEFITS
ENROLLMENT

OPEN ENROLLMENT IS **NOVEMBER 21 AND ENDS DECEMBER 3**

SCHWAZZE
Grow Forth

The open enrollment period begins November 21 and ends December 3.

During open enrollment, you can:

- Newly enroll in coverage.
- Change plans.
- Add/drop dependents.
- Drop coverage.

To make a change, log into Employee Navigator by December 3, 2022.

If you do not submit new elections, your current benefits will automatically carry over to the new plan year.

All benefit election changes are effective January 1–December 31, 2023.

Three ways to enroll:

1. Call the Benefits Concierge Center at 866-331-2710 Monday–Friday from 6 a.m. to 6 p.m. MST.

   Benefits counselors are ready to assist you. During open enrollment, the Benefits Concierge Center will be open November 21–December 3, 2022.

2. Visit **employeeconnects. com/schwazze** to schedule an appointment with a benefits counselor.

3. Self-enroll by logging into Employee Navigator.

WHAT'S NEW?

MEDICAL INSURANCE

- Medical insurance will continue to be provided through Cigna.
- On average, the amount employees are paying for coverage is decreasing by 15% for employee-only coverage and 25% for family coverage!
- Call a Cigna OneGuide Representative at 888-806-5094 to get personalized, pre-enrollment guidance.

DENTAL AND VISION INSURANCE

- Dental and vision insurance will continue to be provided through Cigna.
- The amount you pay for coverage is decreasing by 10%.

FLEXIBLE SPENDING ACCOUNTS—NEW CARRIER!

- Flexible spending accounts (FSAs) will be administered by Rocky Mountain Reserve.
- If you elect an FSA, you will receive a debit card.

LIFE AND AD&D INSURANCE—**NEW BENEFIT!**

- Your Schwazze-provided life and AD&D insurance benefit is increasing to 1x your annual salary (to a maximum of $300,000).

ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY INSURANCE—**NEW BENEFITS!**

- You will have the option to enroll in these voluntary plans through Cigna.

PET INSURANCE—**NEW BENEFIT!**

- You will have the option to purchase insurance coverage for your pets through Nationwide.