

**OCTOBER 5, 2015** 

Re: OPEN ENROLLMENT

**Don't forget, Open Enrollment is October 5 - 22.** This is the time for employees to elect their benefits for the coming year. The deadline to enroll is October 22 at midnight. There will be no exemption/change period and no opportunity for late enrollment. Benefits become effective January 1, 2016. The choices made during Open Enrollment will be in place for the entire 2016 calendar year.

- Please verify Social Security numbers and dates of birth for all dependents and beneficiaries.
- Also, remember to re-elect your Flexible Spending Accounts (FSA-Health Care or Dependent Care). The IRS requires that you re-elect these benefits on an annual basis.

Covenant is proud to offer a comprehensive benefit package for our employees, and we're here to assist you in making informed decisions for you and your family.

Here are three ways to complete Open Enrollment:

- 1. Call the Covenant HealthCare Benefit Center between 8:00 am and 5:00 pm at 877.654.0404 (0 then 6)
- 2. Go online to www.covenant.bswift.com
- 3. Visit vendor and benefit representatives:
  - ❖ Wednesday, October 7 Cooper Doud/Executive Conference Room 7:00 am to 3:30 pm
  - Thursday, October 8 Harrison Siderooms C&D 7:00 am to 3:30 pm

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