

2017 OPEN ENROLLMENT

Medical, Dental, Vision, & Life Insurances



Beginning on November 21st, and ending on December 4th, 2016, The Infinity Group of companies will be providing an “Open Enrollment” period for our employees to elect their insurance coverages for 2017. There will be more information provided prior to the open enrollment, but here are answers to some frequently asked questions:

- **What is “Open Enrollment”?** Open Enrollment is a two-week period in November of each year in which employees who have satisfied the insurance benefit waiting period or employees with existing coverages can enroll in new coverages or make changes to existing coverages for the next calendar year.



- **What is the insurance benefit waiting period?** For newly eligible employees, coverages are effective on the first of the month following 60 days of full-time employment.
- **Who is eligible to elect coverages or make changes to prior coverages during the Open Enrollment?** All full-time employees hired before 11/3/2016.



- **When is Open Enrollment?** Open Enrollment will be from 11/21/2016 to 12/04/2016 for coverages effective as of 1/1/2017.

- **If I have current coverages that I want to keep in 2017, do I have to re-enroll?** With the exception of the Flexible Spending Accounts (FSA), your current coverages will stay in effect into the new year. **HOWEVER, IF DESIRED, NEW FSA ELECTIONS (HEALTH & DEPENDENT) MUST BE MADE DURING OPEN ENROLLMENT FOR 2017.**

- **Where and when can I enroll or make changes during Open Enrollment?** All employees hired before 11/3/2016 can enroll or make changes to their current coverages on-line at www.EnrollmentPoint.com from 11/21/2016 to 12/04/2016 for 2017 coverage.
- **How much will the insurance benefits cost me?** All of the costs will be clearly displayed online during the enrollment process.



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- **If I would be newly eligible for coverage starting on 11/1/2016 or 12/1/2016, how do I enroll in insurance coverage for 2016? 2017?** For employees who have hire dates between 8/3/2016 and 10/2/2016 and would like coverage for the end of 2016, as well as for 2017, you will see two enrollment tiles when you log in to www.EnrollmentPoint.com. One is for the end of 2016 and one is for 2017.
- **How do I enroll?** Enrollment is done completely on-line at www.EnrollmentPoint.com.
- **How do I login to the enrollment site? What is my user ID and password?** Gather your social security number and see your timekeeper for login instructions.
- **Who do I call if I have questions or need help enrolling?** A Support Call Center is available at (866) 507-7060 Monday-Friday from 7 am to 7 pm CST.
- **¿Puedo hablar con un representante de habla española en el centro de llamadas?** Sí, por supuesto.
- **What if I did not elect insurance coverage when I was first eligible to enroll or if I fail to enroll during the Open Enrollment period?** Due to government regulations, you will not be eligible to enroll in coverage until the next Open Enrollment period, which is typically towards the end of the calendar year for coverage that will be effective at the start of the next calendar year.
- **Can I cancel or change my insurance elections after I have elected them?** Once your coverage becomes effective, unless your spouse becomes newly eligible for coverage under his/ her employer or you have a “qualified life event” (such as birth, adoption, marriage, divorce, death, etc.), you must keep the coverage you elected until the end of the calendar year.
- **Where can I find more information or updates?** Under the “**BENEFITS**” tab at www.INF-GRP.com.



We hope this helps answer some of your common questions. We appreciate everything you do and are glad to offer these insurances to protect the health and welfare of you and your family.

