

OPEN ENROLLMENT TIME FRAMES

Product	Month of Open Enrollment	Effective Date
Aultcare - Medical/Rx	November 1 st thru 30 th	January 1 st
Eye Med - Vision	November 1 st thru 30 th	January 1 st
American Fidelity FLEX, Accident, Disability, etc.	November 1 st thru 30 th	January 1 st
Self Funded Plans - Dental	August 1 st thru 31 st	October 1 st

- If you have a qualifying event, such as spouse job change/loss, you can still enroll in our insurance even if it's not open enrollment. We will need a copy of the "Certificate of Credible Coverage" that comes from the insurance company you were insured with. If you haven't received the certificate, we can accept a letter from your spouse's employer stating the name of the insurance company, beginning and ending dates of coverage, and the list of names of covered individuals. **You have 30 days from the loss of coverage date to enroll in our plan.**
- **If you are enrolling in a family plan, you will need to provide a copy of your marriage certificate (if applicable) and birth certificates of any children you are enrolling.**
- We will send reminders in your paychecks regarding open enrollment times.
- Supplemental life insurance, 403b plans, 457 plans, credit union and other voluntary deductions can be made at any time throughout the year.