



**AUSTAL**

USA

*Navigating Your Benefits*

# BENEFITS OPEN ENROLLMENT



## 2023- 2024

This is your once-a-year opportunity to make changes to your benefits without a qualifying event. During Open Enrollment, you can:

- ✓ Add, cancel, or change your coverage
- ✓ Add or remove eligible family members
- ✓ Elect or update your beneficiaries

### WHAT'S CHANGING??

- ✓ **UNUM Critical Illness Plan** - Will move from an individual plan to a group plan with enhanced benefits and 3 coverage amounts to choose from: \$10,000, \$20,000 and \$30,000.
- ✓ **UNUM Voluntary Accident Plan** - This plan will also move from an individual plan to a group plan with enhanced benefits and decreased rates.
- ✓ These plans are now guarantee issue - so you're automatically approved when you enroll!  
NOTE: Your existing Critical Illness coverage will change to the closest benefit to your current election, up to a maximum of \$30K. If you wish to keep your current individual Critical Illness Plan you may do so by contacting UNUM to convert to an individual policy.
- ✓ If you are currently enrolled in either plan, your enrollment will automatically move to the group plans in Workday. You may remove or update your plans during OE.
- ✓ **NOTE: The signed Spousal Surcharge form is required annually.**

*Open Enrollment Dates*

*May 11, 2023 – May 31, 2023*

*Deadline to Enroll*

*May 31, 2023*

*Benefit Elections Effective Date*

*July 1, 2023*

*To learn more and make your benefit elections contact the AGM Call Center, contact your benefits team, or self-service by logging in to:*

[www.myworkday.com/austalusa](http://www.myworkday.com/austalusa)