Welcome to annual Open Enrollment for the 2021 benefits plan year! This is an important year for Great River Health as we harmonize benefit plans for all employees. This is a brief summary of the major components.

One harmonized plan – Two campuses

Although the plans are the same, each campus maintains its own payroll, benefits enrollment process and document posting. Therefore, when benefits communications refer to a difference between FMCH and GRMC campuses, they refer to the payroll location – not the work location for the employee.

Review your options carefully

The 2021 Benefits Guide contains important information about the benefit plans for 2021. It is very important to review all the plans because coverage may be different from your previous plan(s). **Important:** If you don't enroll or update your benefits during the open enrollment timeframe below, you may not make changes until the next annual open enrollment period, unless you have an IRS-qualifying event.

What's new?

- Dental plans will be administered by Two Rivers/EBS. This is no longer a mandatory benefit, and single coverage will have a small premium.
- The vision plan will be administered by Two Rivers/VSP.
- Life, accidental death and dismemberment (AD&D), and disability plans will be administered by Group Benefit Partners/Reliance Standard. New voluntary critical illness and accident coverage are available.
- EAP will be administered by Employee Family Resources. All employees and their dependents and parents will have 24-hour availability and up to six free visits. Additional services such as legal and financial consultation, identity theft resolution services and life coaching also are available.
- Retirement plans will be administered by Fidelity. Additional communication is coming soon.
- For questions about how the benefits changes may affect you, please see the Frequently Asked Questions (FAQs) document

Mark your calendar: Open Enrollment starts in November

- Open enrollment video presentations available in the enrollment platform starting in early November.
- Enroll anywhere using your PC or mobile device.
- Computers and on-site vendor representatives will be available at the times listed below.
- Employees must choose new benefit elections or they will be assigned to default elections.
- Employees contributing to Flexible Savings Account (FSA) in 2021 must re-elect contribution amounts. The default election is \$0.
- Remember to update life insurance beneficiaries.
- New medical, dental and vision insurance cards will be mailed in January.

The 2021 Benefits Guide and FAQ document are available on the enrollment platform for each campus. If you have questions about information provided or open enrollment dates, please contact Human Resources.

FMCH Campus	Enrollment platform:	Employee Navigator
	Open enrollment:	Monday, Nov. 16 through Monday, Nov. 30
	Computers available:	8 a.m. to 4:30 p.m. weekdays; Computer Training Room
	Vendor reps on site:	Monday, Nov 16; Friday, Nov. 20; Monday, Nov. 23
GRMC Campus	Enrollment platform:	Workday
	Open enrollment:	Monday, Nov. 30 through Friday, Dec. 11
	Computers available:	8 a.m. to 4:30 p.m.weekdays; Bulldog Room
	Vendor reps on site:	Monday, Nov. 30 to Friday, Dec. 4; Tuesday, Dec. 8 to Friday, Dec. 11