OPEN ENROLLMENT 2020-2021

The Open Enrollment period for the employee group health insurance plan for medical coverage and voluntary benefits is during the month of May, ending at the close of the day, May 31, 2020. During this Open Enrollment time, *eligible employees may enroll in, cancel, or make changes to their group health insurance coverage* that will take effect June 1, 2020.

*Eligible employees for the medical plan are those who have been employed for at least 60 days and are regularly scheduled to work 30 hours or more each week.

VOLUNTARY BENEFITS AND SECTION 125 PLAN

1. **Blue Cross Blue Shield** – The YWCA El Paso del Norte Region offers three different Major Medical benefit plans.

2. **Benefits Administration & Insurance Services, LLC (BAANDIS)** – The YWCA El Paso del Norte Region offers two different Minimum Essential Plans (MEC).

3. **Metlife** – Comprehensive Dental insurance with extensive dentist network. There is an increase in annual maximum benefit, rate structure and a slight increase in price.

4. **Metlife** – Vision Benefits with no deductible or waiting period. There are slight changes in plan design, rate structure and slight increase in rates.

5. **Metlife** - Voluntary Term Life Insurance at low cost group rates.

6. **Colonial Life** – **Short Term Disability** – Fortunately, there’s a way to help protect your income. If a covered accident or sickness (pregnancy) prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

7. **Colonial Life** – **Critical Illness** – If you’re diagnosed with a covered critical illness or cancer, this policy can help you with your expenses so you can concentrate on your recovery. (Heart Attack, Stroke, End-Stage Renal (Kidney) failure, Major Organ failure, Coma, Permanent Paralysis due to a covered accident, Blindness, Occupational Infectious HIV or Hepatitis B, C or D and Coronary Artery bypass surgery.

8. **Colonial Life** – **Accident Insurance** – This policy helps you fill some of the gaps caused by increasing deductibles and copayments, cost related to accident injury(ies), 24-hour coverage available for Employee, Spouse and Children. A few of the payable benefits are Emergency Treatment / Urgent Care / Physician Visits / Daily Hospital Benefit / Surgery / Fractures / Stitches / Follow-ups / Physical Therapy / Ambulance / Transportation / Accidental Death Benefit Dismemberment Benefit.

9. All Colonial Life Benefits are paid directly to you/ Guarantee Issue/ Fast claims payment

10. **Section 125** elections for taking your eligible premium deduction either pre- or post-tax for all insurance plans can be changed at this time.1:

11. **Sam’s** – New and renew memberships for Sam’s will also be available at these meetings.

Enrollment ZOOM Calls Dates, Times and Links are shown below.

Self-Enroll Link is show below

Telephonic Enrollment / Co-Browsing Link is show below
OPEN ENROLLMENT 2020-2021

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Phone</th>
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If you have any questions, need clarification, or are uncertain as to whether you qualify for enrollment into the health plan, or are unable to attend any of the above meetings, please contact Nena Perez in the Human Resources Dept. at 201 E. Main, Suite 400 or by phone at 519-0000 x1100 or by e-mail at me.perez@ywcaelpaso.org for assistance.

1) **Self-Enroll** – if you feel tech savvy and comfortable doing your open enrollment online, please click on the link below:

https://harmonyenroll.coloniallife.com/

Your login ID is: YWCA2020 + Employee ID  
Password: YWCA2020

Example: John Smith (employee ID 4390)  
Login: YWCA20204390 (no space)  
Password: YWCA2020

Our Self enrollment database is available 24 hrs. from Monday through Saturday. (note: the platform is not available on Sundays)

2) **Telephonic enrollment / Co-Browsing**: If you prefer to speak with one of our Benefits Counselors, you can make an appointment through our online scheduler by clicking in the link below:

https://coloniallife.rivs.com/22-04-59/

You need to add your Name, Last name, prefer email and your phone number, Once you complete it, you can request a date and time and one of our representatives will call you that day at the time you requested to help you finalize your enrollment.

If you have any questions or assistance while self-enrolling or scheduling your appointment, please contact Roxana Orpinel at 915-472-9785 or by email at roxana@epcolonial.com.