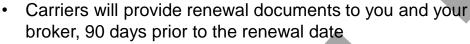
SOP OPEN ENROLLMENT

 Note and file all plan enhancement requests from employees throughout the year



 Meet with broker to discuss changes/enhancements you would like to make for upcoming year and request marketplace analysis

• Broker provides marketplace analysis

Review with broker

 45 days prior to plan effective date, determine any changes to plans

 20-30 days prior to plan effective date, hold open enrollment

• Update benefit census

Send deduction amounts to payroll

