



20XX

Employee Benefits



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Welcome!

WE ARE COMMITTED to providing competitive benefit programs that are flexible enough to meet your individual needs. Our comprehensive benefits are carefully designed to give you the tools you need to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement.

Getting the most from your benefits is up to you. You know your family, your goals and your lifestyle best. This benefits guide was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this guide to make sure you understand the benefits that are available to you and your family and be sure to act before the enrollment deadline.



Open Enrollment: Take Action!

[insert date] – [insert date]

This Open Enrollment is an **active enrollment**, meaning all employees must enroll to have benefits in the new plan year. If you do not enroll, you will not have benefits beginning **January 1, 20XX** and you will not be able to enroll until the next Open Enrollment, unless you experience a Qualifying Life Event (QLE).



