

2015 Benefits Open Enrollment: Everything You Need to Know



When is the Benefits Open Enrollment Period?

The Keolis Benefits Open Enrollment period will run from Monday, November 10, 2014, through Friday, November 21, 2014.

When Will My Changes Become Effective?

Your benefit changes will become effective on January 1, 2015.

Important Instructions

Be sure to read this page very carefully, and follow all instructions in this packet with respect to Open Enrollment benefit changes.

Note: **Union** employees who have not yet worked one year at Keolis are not eligible for Dental and Vision (or 401k) benefits until their one-year anniversary date. The Keolis Human Resources Department will automatically send those employees notification when they become eligible to enroll in those benefits.

If You Need to Confirm Your Current Benefits

Please be advised that your individual benefits confirmation statement is **not** included in this year's packet. **If you need to ask about your current benefit coverages and/or about your covered dependents, email the Keolis Human Resources Department at: hropenenrollment@keoliscs.com.**

What Changes Can I Make at This Time?

You can make changes to your Medical, Dental, and Vision Plan elections, such as adding coverage that you are currently eligible for, dropping coverage, or changing your level of coverage (i.e., switching from family to single). You may add eligible dependents to your health coverage(s) or drop covered dependents from coverage(s). You may also enroll or re-enroll in the Flexible Spending Account ("FSA") Plan.

Please note that you must provide appropriate legal documentation that supports your request for certain changes to your benefits and/or for making changes to your dependents' status under your health coverage(s).


What is the Process for Making Changes?

To make changes to your current Medical, Dental, and Vision benefit elections and/or covered dependent information, complete the enclosed Benefits Open Enrollment Form. **Again, see separate directions with regard to our FSA Plan. There are two separate FSA Forms.**

You must return the Benefits Open Enrollment Form back to the Keolis Human Resources Department within the Open Enrollment period. Be certain to include copies of documentation that support all of your dependent changes (i.e., birth certificate, marriage certificate, divorce decree pertaining to benefits only, letter indicating spouse losing health coverage, legal letter of guardianship of a child). The mailing address is: Keolis Commuter Services, Human Resources Department, 470 Atlantic Avenue, 5th Floor, Boston, MA 02210. In lieu of mailing, you may remit your form(s) and any legal documentation to: hropenenrollment@keoliscs.com; or fax to: 617.222.8589.

Do I Still Need to Complete the Open Enrollment Forms If I Am Not Making any Changes?

If you do NOT make any changes with regard to your Medical, Dental, and Vision coverage options (that you are currently eligible for) or you do NOT make any dependent changes, NO action on your part is necessary, and your current benefit coverage(s) and eligible, covered dependent(s) will remain in place. **However, there are two EXCEPTIONS that would require you to take action.**

(Instructions continued on other side) 

Please read the **EXCEPTIONS** below carefully.

- If you choose to waive (not enroll in) **Medical** coverage with Keolis for 2015, you must complete the applicable sections on the Benefits Open Enrollment Form, and return it to Human Resources; and/or
- If you wish to enroll or re-enroll in the Flexible Spending Account ("FSA") Plan, you must complete the separate FSA Enrollment Form and the FSA Direct Deposit Authorization Form, and return both forms to the Keolis Human Resources Department.

How Do I Enroll or Re-Enroll in FSA Plan?

You MUST complete the enclosed **FSA** Enrollment Form and **FSA** Direct Deposit Authorization Form. **Return both forms back to Keolis Human Resources** (address and fax number previously listed on this page). **DO NOT SEND YOUR FSA ENROLLMENT and FSA DIRECT DEPOSIT FORM BACK TO HRC Total Solutions, Keolis' FSA vendor. The forms must be emailed to Keolis Human Resources at: hropenenrollment@keoliscs.com or faxed to: 617.222.8589.** Detailed information on the FSA Plan is included in this packet.

*Reminder: The annual maximum amount that you may contribute to a **Health Care FSA** is \$2,500 and \$5,000 for a **Dependent Care FSA**.*

Note: If you are currently enrolled in the **FSA** Plan and wish to continue participating in the Plan for 2015, you MUST re-enroll by following the procedures above. If you do not re-enroll, your 2014 **FSA** contributions will cease at the end of this year.

Don't Forget

Remember, if you are making changes to your Medical, Dental, and/or Vision coverage(s), making changes to dependent information, enrolling or re-enrolling in the **FSA** Plan, or waiving medical coverage, Keolis Human Resources must receive your forms and any required documentation by no later than November 21, 2014, or you must wait until the next annual open enrollment period. **Salaried employees only:** You may also make changes to your **voluntary** Supplemental Life and AD&D coverage(s) at this time.

IMPORTANT: Beneficiary Designation Forms

You must complete the enclosed Life Insurance Beneficiary Designation Form and the 401(k) Beneficiary Designation Form (if applicable) so that Keolis has the most updated beneficiary information on file. Please **disregard** the "Witness" or "Notary Public" signature lines on the forms. You do **not** need to obtain separate signatures. Additionally, you do **not** need to fill in any Policy numbers. **Simply complete and sign the form(s), and submit them directly to the Keolis Human Resources Department at: hropenenrollment@keoliscs.com, or fax to: 617.222.8589.**

If You Recently Moved and Have Not Updated the Company

Also included in this packet is a Change of Address Form for only those employees who have recently moved and need to update their address with Keolis. Again, this is for "changes only" as stated on the form. **If applicable, complete and send the form back to the Keolis Human Resources Department by emailing to the following address: hropenenrollment@keoliscs.com, or fax to: 617.222.8589.**

For **Union** employees eligible to enroll (or already enrolled) in **voluntary** Short Term Disability and Life/AD&D coverage(s) with Lincoln Financial, you'll receive a different open enrollment packet directly from Lincoln Financial. Their separate Open Enrollment periods will be held in May going forward. So their next Open Enrollment will be in May 2015. If you have any questions, please contact Denis Culverwell at: 617.896.3586.