

BENEFITS & WELLNESS

APRIL BULLETIN

Life Events

A Life Event is when you have a qualifying event, such as: Marriage, Divorce, Death, Birth, Adoption, Loss or Gain of other Coverage. You have 30 days from the qualifying event date to enter your life event in Workday and make your election changes. The 30 days is governed by the IRS regulations and plan documents. The date of the event is the effective date of the coverage change. How do you make this change? You need to log into Workday and under Benefits and Pay, select Change Benefits to enter your life event. You will need the supporting documentation, such as Marriage, Birth or Death Certificate or Proof of gained or loss of coverage. You will upload this directly into Workday when you create your Life Event.

WELLNESS CORNER



- **Stay in the Network and Save Money with Delta Dental:** With your Delta Dental PPO plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. The PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in the Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

Delta Dental PPO	• No balance billing on covered services • Most significant network discounts with more than 375,100 office locations nationwide* • Dentists file claims for member
Delta Dental Premier	• No balance billing on covered services • Significant network discounts with the most office locations nationwide—more than 440,500* • Dentists file claims for member
Out-of-network dentist	• May be balance billed • No discounts • May need to file own claims

- **The Member Portal** gives you 24/7 access to important information about your dental benefits. With Member Portal, you can:
 - See which members are covered on your plan, now and in the future
 - Find an in-network dentist
 - See common procedures
 - Access an online ID card
 - View the status of all claims and toggle between different family members
 - View and print your Explanation of Benefits

Visit www.memberportal.com to log in or create your account.

FINANCIAL PROTECTION



- **Concerned about the Stock Market volatility?:** Consider the following investing strategies that focus on long-term growth.
 1. Utilize Target Date Funds. Select the target date fund with the year near your expected retirement date for an age appropriate mix of stocks and bonds.
 2. Fidelity offers a Personalized Planning and Advice service for a fee. An investment professional will help you manage your portfolio focusing on your retirement goals. To find out if this service is right for you, please call 1-866-811-6041.
- **Check your Fidelity account:** Whether you are just starting out or have been saving for a while, we encourage employees to take advantage of this savings program. Your small efforts now could have a significant impact on your financial future. Keep in mind, the sooner you start planning for retirement, the longer your contributions will have to grow. This is a good time to go to your Fidelity account and check your deferral amounts and annual adjustments. You can change your percentages, update your beneficiaries, change your investment elections, and view your balance. Go to www.netbenefits.com and register as a 'New User' or log into your already created account. Also, you can download the NetBenefits app from the Apple Store or Google Play.