



## Open Enrollment is approaching!

In this issue, we cover all things Open Enrollment for full-time/regular-time employees, as it pertains to elective benefits. Open Enrollment for elective benefits coincides with open enrollment for core benefits; it begins on October 15, 2019, and runs through November 15, 2019. Employees will make their open enrollment elections and changes on [hy-veebenefits.com](http://hy-veebenefits.com), and any new elections or changes will be effective January 1, 2020.

Open Enrollment is the one time each year when employees can elect new benefits or make changes to existing benefits without having a qualified life event (marriage, birth, divorce, etc.). Most changes can be made without answering health questions. Changes may include: increasing/decreasing coverage, adding/removing dependents, adding a new benefit, or changing beneficiaries, just to name a few examples.



Elective benefits available on [hyveebenefits.com](http://hyveebenefits.com) include:

- Vision Insurance
- Supplemental Life Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Privacy Armor – Identity Protection

These benefits are available Guaranteed Issue, meaning no health questions are required to enroll!

Prior to making changes or electing new benefits for 2020, we encourage all employees to take the time to review their most recent paystub. Employees who have any questions related to elective benefits may contact Midwest Heritage at 800-622-0057 or [csr@mhbanks.com](mailto:csr@mhbanks.com).



## Looking for more information?

Hy-Vee and Midwest Heritage provide a variety of resources with valuable information about the elective benefits offered to full-time/regular-time employees:

- Benefit Reference Guide – can be found on Huddle by scrolling down to the Benefits Reference Guide link under the H.R./Benefits section on the home page
- [Hy-veebenefits.com](http://Hy-veebenefits.com) – the enrollment screen for each benefit includes a link to the appropriate benefit summary information
- HVEB.com – an online resource center for information related to all elective benefits offered to Hy-Vee employees
- Midwest Heritage Customer Service Team – contact by calling 800-622-0057 or emailing [csr@mhbankins.com](mailto:csr@mhbankins.com).



## NEW Elective Benefit: PrivacyArmor

In today's digital era, data is our most valuable resource. And far too often, this data falls into the wrong hands. Your **identity** is made up of more than your Social Security number and your bank accounts. That's why we're excited to announce a new employee benefit: PrivacyArmor®. InfoArmor delivers the next generation of identity protection with PrivacyArmor®, a proactive monitoring service that alerts you at the first sign of fraud and fully restores your identity. You'll receive alerts for credit inquiries, accounts opened in your name, compromised credentials, security breaches, and more. In the event of wrongdoing, you will have dedicated Privacy Advocate® available 24/7 to fully manage your recovery and restore your identity.

Features include:

- Dark web monitoring
- High risk transaction monitoring
- Accounts secured with two-factor authentication
- Social media reputation monitoring
- Digital wallet storage and monitoring
- Data breach notifications
- \$1 million identity theft insurance policy

## Helpful Hy-veebenefits.com Reminders:

Benefit elections and changes can be made during Open Enrollment on [hy-veebenefits.com](http://hy-veebenefits.com). We want to ensure that completing the OE workflow is a smooth experience for all employees. As you complete your elections on [hy-veebenefits.com](http://hy-veebenefits.com), try to keep the following helpful tips in mind:

- Employees who forget their password are able to reset it themselves by clicking the "Forgot your user name or password?" under the "Login" button.
- Elections for 2020 are not considered final until you receive a confirmation number. Without a confirmation number, your elections will go into a pending status, and coverage may not be effective January 1<sup>st</sup>.
- Employees should take time to review their personal information, dependent information, and beneficiary designations and make the appropriate updates as necessary.



### Hy-Vee Elective Benefits

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## Part-Time Enrollment still to come!

The November issue of the *Elective Benefits Brief* will be focused on part-time employee open enrollment. In the meantime, we wanted to remind you that Open Enrollment for the Hy-Vee Part-Time Employees Benefits program will begin **November 18, 2019**, and end on **December 6, 2019**. Employees will again utilize [hy-veePTenroll.com](http://hy-veePTenroll.com) to make benefits elections and changes.

Midwest Heritage will be holding benefits webinars in early November to discuss any changes to the benefits offered to part-time employees and answer any questions. Emails with webinar dates, times, and instructions to join will be sent to all Human Resources Managers later this month. In the meantime, please feel free to contact Midwest Heritage with any questions.