



Open Enrollment is approaching!

Open Enrollment for full-time/regular-time employees is rapidly approaching. It is imperative for you and your families to have health coverage. This month's issue pertains to elective benefits. Open Enrollment for elective benefits coincides with open enrollment for core benefits. Employees will make their open enrollment elections or changes on hy-veebenefits.com. Any new elections or changes will be effective January 1, 2021.

Open Enrollment is the singular time each year when all employees can elect new benefits or make changes to existing benefits without having a qualified life event (such as a marriage, birth, divorce, etc.). Most changes can be made without answering health questions. Some common examples of these changes are: increasing/decreasing coverage, adding/removing dependents, adding a new benefit, or changing beneficiaries.

Elective benefits available on hyveebenefits.com include:

- Vision Insurance
- Supplemental Life Insurance
- Accident Insurance
- Critical Illness Insurance
- Cancer Insurance
- Hospital Indemnity Insurance
- Allstate 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 2021, we encourage all employees to take the time to review their most recent paystub to review their current payroll deductions. Employees who have any questions related to elective benefits may contact Midwest Heritage at 800-622-0057 or csr@mhbankins.com.

Please note that part-time open enrollment will be beginning after full-time/regular-time open enrollment closes. Information pertaining to part-time elective benefits will be provided at that time. Thank you.



Looking for more information?

Hy-Vee partners with Midwest Heritage to provide you with a multitude of valuable resources regarding elective benefits. You are able to access this information through the outlets listed below:

- 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](https://www.hyveebenefits.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@mhbanks.com.



Why Elective Benefits?

Are you prepared for life's unexpected moments?

The only constant in life is change. Your address changes when you move, you might upgrade your phone when technology changes and when you feel the crisp Fall weather you even change your t-shirts for sweaters – but what about changes you don't see coming?

An accident or illness can seriously impact your health and finances – so how can you be ready for the unexpected? Learn more about voluntary insurance plans from Kemper Health that can provide an extra layer of protection when you need it most.

What is voluntary insurance?

Voluntary insurance works in addition to your health insurance. Benefits are paid to you – not doctors or hospitals. You can use the cash as you see fit to pay for everyday bills or cover your deductible or copayments. The choice is yours.

Since medical debt is a growing problem in the United States, it's becoming more important to protect your savings. To avoid bankruptcy, an average of 46% of Americans said they either increased their credit card debt or used most or all of their savings.

What are your choices?

As a Hy-Vee employee, you have a variety of plans available to you. Simply select the plans that are right for you during open enrollment.

Helpful Hy-veebenefits.com Reminders

Fall brings many exciting opportunities to all Hy-Vee employees. One of those opportunities is Open Enrollment. Our Hy-Vee Elective Benefits team works diligently to provide a positive and easy benefit election experience. As you are proactively making your elections for insurance, keep these things in mind:

- Employees who forget their password are able to reset it themselves by clicking the "Forgot your user name or password?" hyperlink under the "Login" button.
- Elections for 2021 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 1st.
- Employees should take time to review their personal information, dependent information, and beneficiary designations and make the appropriate updates as necessary.

If you have any questions or concerns during this process please reach out to the benefit team at 1-800-622-0057. They are eager to help!



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