



# OfficeInteriors



## Employee Benefits Meeting

This presentation provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract. Every reasonable effort has been made for the information provided to be accurate please see plan summaries and plan document for details. If this contradicts with the plan summaries the summaries, SBC, SPD, and Contracts will prevail.

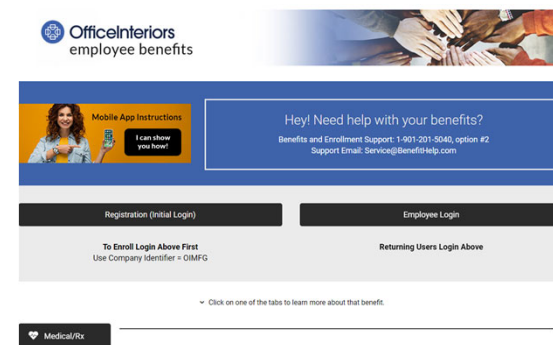
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# Today's Agenda

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- ✓ Review your entire benefits package
- ✓ Highlight what is **CHANGING** for this upcoming year
- ✓ Learn how to identify your individual benefit needs
- ✓ Discuss your enrollment process

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)





# Benefit Needs





# ACTIVE Open Enrollment

You **MUST enroll** or your **current elective benefits WILL END 12/31/2022**

Please take the time to review your benefits before seeing a Benefits Advisor.

Make sure you have all necessary information to enroll including any NEW dependent information, like SSN# and birthdates.



-




Bring your  
Cigna + Oscar  
and Garner login  
(usernames & passwords)  
to your enrollment session

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)



# REMINDER!



Open Enrollment is a once-a-year event that allows you to make changes to existing benefits or elect new benefits for the first time. Any cost or benefit change will take effect 1/1/2023.

You **CANNOT** add, end, or change your benefits changes once Open Enrollment has ended.

\*Exceptions to mid year coverage changes apply to those who may experience a Qualifying Life Event such as marriage, death, or divorce.

To ensure that your benefits will continue into the new plan year, you **MUST participate** in open enrollment, *even if* you are waiving all benefits. Your enrollment window will end soon, so please don't wait!



# How to Enroll

# www.MyOIBenefits.com



In person  
enrollments available  
Dec 6 and Dec 12



Login to Enroll in  
your benefits and  
view current benefits  
and beneficiaries



Hey! Need help with your benefits?  
Benefits and Enrollment Support: 1-901-201-5040, option #2  
Support Email: Service@BenefitHelp.com

Registration (Initial Login)

Employee Login

Benefits Presentation (Video - 41 mins.)

To Enroll Login Above First  
Use Company Identifier = OIMFG

Returning Users Login Above

[Benefits Presentation \(PDF Format\)](#)

# Changes for the Year Summary Chart

Coverage	Carrier	Carrier Change?	Plans	Provider Change? (Network)	Benefit Change	Rate Change
<b>Medical</b>	Cigna + Oscar + Garner HRA	No	Option A and Option B	No: Methodist	Yes	Yes
Prescription	Cigna + Oscar + Garner HRA	No	Option A and Option B	No	No	
<b>Dental Plan</b>	UNUM	No	UNUM Dental	No	No	Yes
Vision Plan	UNUM	No	UNUM Vision	No	No	No
Basic Term Life and AD&D	UNUM	No	UNUM Basic Life and AD&D	N/A	No Unless Age Reduction	No
Voluntary Group Term Life and AD&D	UNUM	No	UNUM Vol. Life and AD&D	N/A	No Unless Age Reduction	No Unless Age Band
Disability Coverage	UNUM	No	UNUM STD Plan	N/A	No	No
Enhanced Benefits	Allstate Benefits	No	Critical Illness w/ Cancer Accident Hospital Income Additional Disability Whole Life	N/A	No	No

# Garner HRA Guided Care

Reminder

In order to get the HRA reimbursement, you must utilize guided care through Garner. Garner is an engagement-based HRA, enriching the plan for members who use Garner to find high quality care because...

Meet with Enrollment Counselor for assistance in Filing Claims

**BETTER Doctors, means BETTER care, BETTER results**  
resulting in *LESS TIME and EXPENSE* to you!

When using Garner Approved Doctors, Garner will reimburse all out-of-pocket expenses up to the plans HRA limit!  
You will be reimbursed for all **Copays, Prescriptions, and Other expenses** that you incur.\*

## Garner HRA Reimbursements

**Option A - \$5,000 / \$10,000** reimbursement on all approved expenses!

**Option B - \$1,000 / \$2,000** reimbursement on all approved expenses!

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)

\*only Garner approved Doctors and their prescribed treatment are eligible for reimbursement





## Getting your Reimbursement and bills paid with Garner is easy:

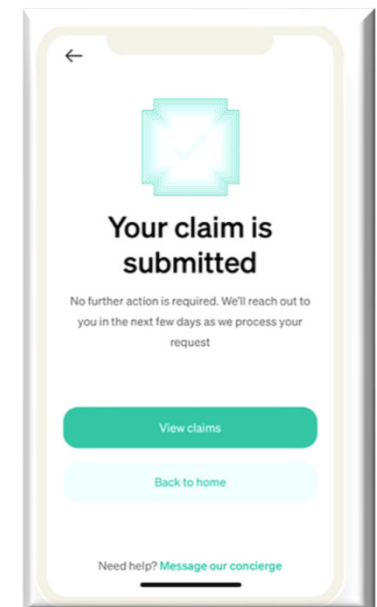
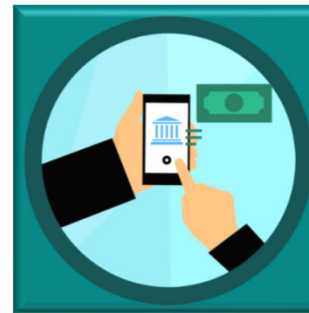
1. Use Garner to receive a recommendation before you see the doctor
2. Visit the Garner recommended doctor and receive your treatment
3. Upload a photo of your bill using the Garner app or website. If you pay at the doctor's office [or pharmacy], upload a photo of your receipt and Garner will reimburse you. If you receive a bill in the mail from your doctor, you can upload a photo of the bill/EOB and Garner will pay the bill. Or you can download your EOB from Cigna + Oscar hioscar.com and submit to Garner.

## What medical bills does Garner cover?

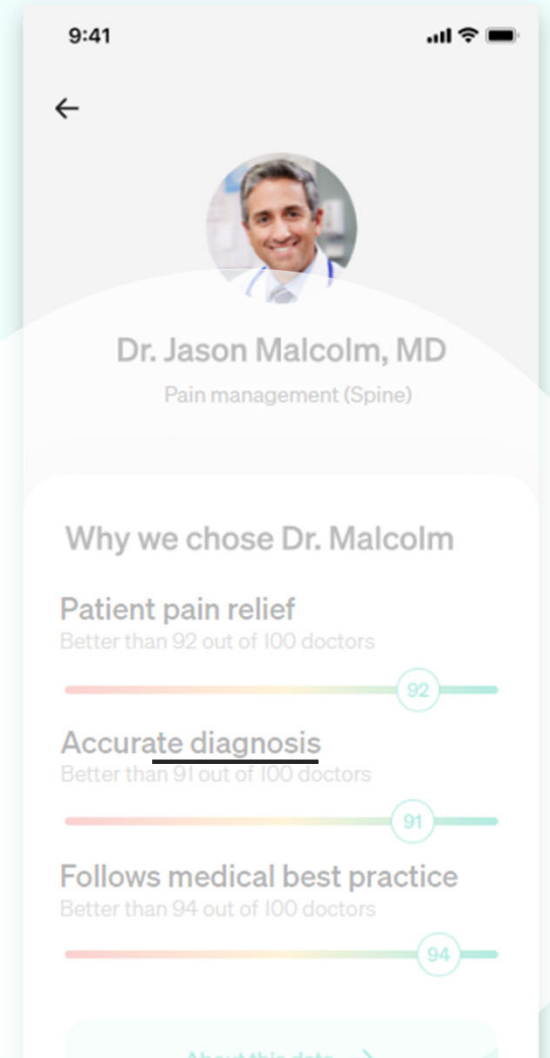
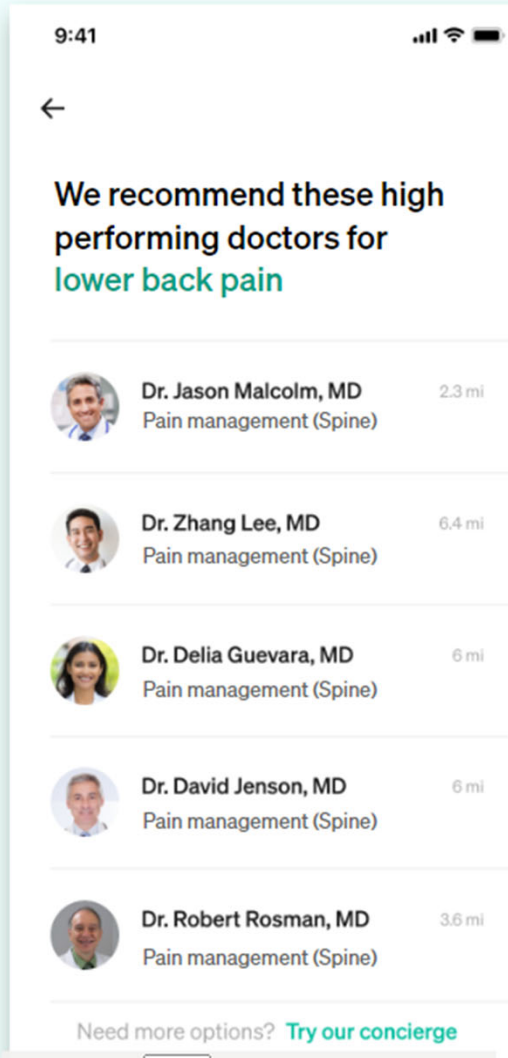
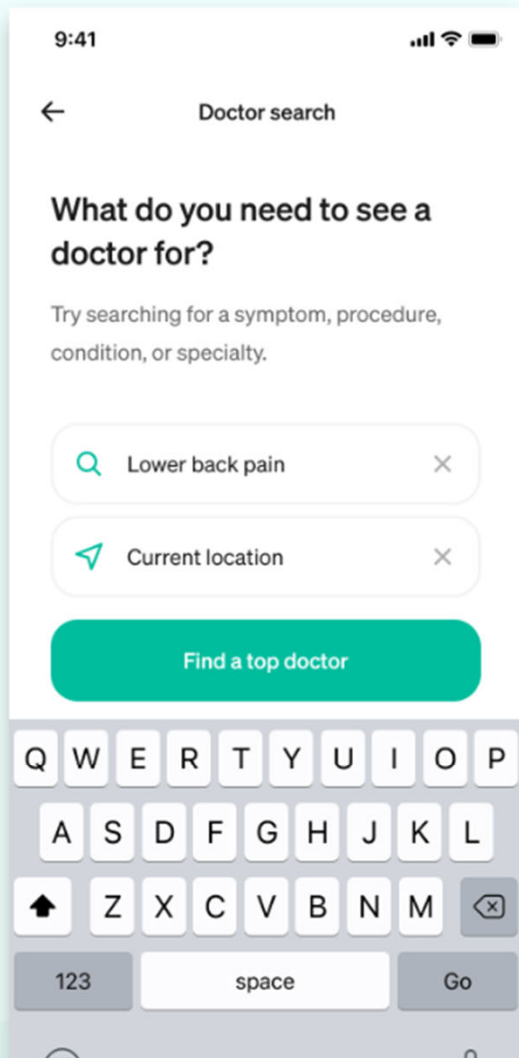
By using a Garner approved top-quality Doctor, Garner reimburses your first dollar out-of-pocket expenses up to \$5,000 (Option A) & \$1,000 (Option B)

### This includes:

- Copays
- Surgeries and procedures
- Imaging (X-Rays, MRIs, etc.)
- Prescriptions



# The Garner Experience





# Medical

garner

Plan Features	Cigna + Oscar "2022 OPTION A Plan"	Cigna + Oscar "2023 OPTION A Plan"	Cigna + Oscar OPTION A with Garner HRA
In Network	You Pay in 2022	You Pay in 2023	You Pay in 2023
Calendar Year Deductible (Individual / Family)	\$5,750 / \$11,500	\$5,750 / \$11,500	<b>First \$5,000 / \$10,000 paid by HRA</b>
Coinsurance	50%	50%	<b>then you pay your share of remaining</b>
Out of Pocket Maximum (Individual / Family)	\$8,700 / \$17,400	<b>\$9,100 / \$18,200</b>	<b>\$4,100 / \$8,200</b>
Emergency Room	50% co-insurance, after the medical deductible has been met	50% co-insurance, after the medical deductible has been met	
Advanced Imaging (CT/PET)	50% co-insurance, after the medical deductible has been met	50% co-insurance, after the medical deductible has been met	
Outpatient Surgical Facility	50% co-insurance, after the medical deductible has been met	50% co-insurance, after the medical deductible has been met	
Hospitalization	50% co-insurance, after the medical deductible has been met	50% co-insurance, after the medical deductible has been met	
Primary Care Physician	\$85 copay	<b>\$70 copay</b>	
Specialist	\$85 copay	<b>50% co-insurance, after the medical deductible has been met</b>	

This information is for in network – see the SBC and Plan Summary located at [www.MyOIBenefits.com](http://www.MyOIBenefits.com) for out of network and details.





# Medical

garner

Plan Features	Cigna + Oscar "2022 Option B Plan"	Cigna + Oscar "2023 OPTION B Plan"	Cigna + Oscar OPTION B with Garner HRA
In Network	You Pay in 2022	You Pay in 2023	You Pay in 2023
Calendar Year Deductible (Individual / Family)	\$5,500 / \$11,000	\$5,500 / \$11,000	<b>First \$1,000 / \$2,000 paid by HRA</b>
Coinsurance	40%	40%	<b>then you pay your share of remaining</b>
Out of Pocket Maximum (Individual / Family)	\$8,700 / \$17,400	<b>\$9,100 / \$18,200</b>	<b>\$8,100 / \$16,200</b>
Emergency Room	40% co-insurance, after the medical deductible has been met	40% co-insurance, after the medical deductible has been met	
Advanced Imaging (CT/PET)	40% co-insurance, after the medical deductible has been met	40% co-insurance, after the medical deductible has been met	
Outpatient Surgical Facility	40% co-insurance, after the medical deductible has been met	40% co-insurance, after the medical deductible has been met	
Hospitalization	40% co-insurance, after the medical deductible has been met	40% co-insurance, after the medical deductible has been met	
Primary Care Physician	\$55 copay	\$55 copay	
Specialist	\$70 copay	<b>\$90 copay</b>	

This information is for in network – see the SBC and Plan Summary located at [www.MyOIBenefits.com](http://www.MyOIBenefits.com) for out of network and details.



# Prescription Drug Coverage

Drugs on the Drug List/Formulary are grouped by 'tiers.' Several factors are considered when classifying drugs into tiers, including, but not limited to the absolute cost of the drug; the cost of the drug relative to other drugs in the same therapeutic class; the availability of over-the-counter alternatives; and other clinical and cost-effectiveness factors.

**To View the Drug List, visit [www.MyOIBenefits.com](http://www.MyOIBenefits.com) and click on the Medical Tab**



**REMEMBER!  
FILE Rx RECEIPTS  
WITH GARNER  
TO GET  
REIMBURSEMENTS!**

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)

Prescription Drug Benefits		
	OPTION A	OPTION B
Tier 1A	\$3 copay	\$3 copay
Tier 1B	Deductible & Coinsurance	\$35 copay
Tier 2	Deductible & Coinsurance	\$75 copay
Tier 3	Deductible & Coinsurance	\$150 copay
Tier 4	Deductible & Coinsurance	\$300 copay



# Preventive Care

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**Preventive Care** is covered by the plan and paid at 100% for In-Network Providers

**Such as:**

- Adult Preventive Care
- Adult Immunizations
- Routine gynecological exam (including PAP Test)
- Preventive at age 50 Colonoscopy & related services
- Pediatric Routine exams (including preventative lab, x-rays, applicable through age 18)
- Pediatric Immunizations and more...



[www.MyOIBenefits.com](http://www.MyOIBenefits.com)



# Premium Changes (Monthly)

## CURRENT

<b>OPTION A</b>	
Employee Only	\$ 253.59
Employee + Child(ren)	\$ 482.93
Employee + Spouse	\$ 543.16
Family	\$ 856.51
<b>OPTION B</b>	
Employee Only	\$ 325.50
Employee + Child(ren)	\$ 614.58
Employee + Spouse	\$ 690.99
Family	\$ 1,075.08



**14%  
Increase in  
Premiums**



## 1/1/2023

<b>OPTION A</b>	
Employee Only	\$ 287.07
Employee + Child(ren)	\$ 561.03
Employee + Spouse	\$ 629.15
Family	\$ 983.11
<b>OPTION B</b>	
Employee Only	\$ 368.63
Employee + Child(ren)	\$ 709.26
Employee + Spouse	\$ 794.25
Family	\$ 1,225.89



# Premium Changes (Per Weekly Pay Period)



## CURRENT

<b>OPTION A</b>	
Employee Only	\$ 58.52
Employee + Child(ren)	\$ 111.45
Employee + Spouse	\$ 125.34
Family	\$ 197.66
<b>OPTION B</b>	
Employee Only	\$ 75.12
Employee + Child(ren)	\$ 141.83
Employee + Spouse	\$ 159.46
Family	\$ 248.10



## 1/1/2023

<b>OPTION A</b>	
Employee Only	\$ 66.25
Employee + Child(ren)	\$ 129.47
Employee + Spouse	\$ 145.19
Family	\$ 226.87
<b>OPTION B</b>	
Employee Only	\$ 85.07
Employee + Child(ren)	\$ 163.68
Employee + Spouse	\$ 183.29
Family	\$ 282.90





# Premium Changes (Per Bi-Weekly Pay Period)

OI is increasing the company contribution

## CURRENT

<b>OPTION A</b>	
Employee Only	\$ 117.04
Employee + Child(ren)	\$ 222.89
Employee + Spouse	\$ 250.69
Family	\$ 395.31
<b>OPTION B</b>	
Employee Only	\$ 150.23
Employee + Child(ren)	\$ 283.65
Employee + Spouse	\$ 318.92
Family	\$ 496.19



## 1/1/2023

<b>OPTION A</b>	
Employee Only	\$ 132.49
Employee + Child(ren)	\$ 258.94
Employee + Spouse	\$ 290.38
Family	\$ 453.74
<b>OPTION B</b>	
Employee Only	\$ 170.14
Employee + Child(ren)	\$ 327.35
Employee + Spouse	\$ 366.58
Family	\$ 565.80

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)



# The Value of Pre-Taxing "Section 125"

	Without Cafeteria	With Cafeteria
Gross Pay Per Week	1000.00	1000.00
Insurance (Pretax)	0.00	50.00
Taxable Amount	1000.00	950.00
Federal Tax	187.65	173.65
FICA	76.50	72.68
Insurance	50.00	0.00
Net Pay (719.76)	685.85	703.67
Savings from Tax Reduction		17.82
Total Annual Savings		926.64

# Introducing E-Analytics

Health insurance premiums are significantly outpacing employee wages ... and the only options for most employers is to shift costs to employees in the form of higher premiums, copays, and deductibles.

**We have a solution that we're very excited about!**

E Analytics... we can have the optics we need to better negotiate our health insurance renewal ... and/or consider other richer health plans.

There are health plans that have \$0 copays for prescriptions and other services ... and in order to access these plans, we need optics and need your help.



# Dental

Plan Features	UNUM Dental Option 1	UNUM Dental Option 2
In / Out of Network	You Pay	You Pay
Annual Deductible (Individual / Family)	\$50 / \$150 (Waived for Preventive Services)	\$50 / \$150 (Waived for Preventive Services)
Preventive Care	Covered 100%	Covered 100%
Basic Procedures	20% Coinsurance (Includes Endodontics & Periodontics)	20% Coinsurance
Major Procedures (Crowns, dentures, etc.)	50% Coinsurance	50% Coinsurance (Includes Endodontics & Periodontics)
Calendar Year Maximum Benefit	\$2,500	\$1,000
Orthodontics	Not Covered	Not Covered

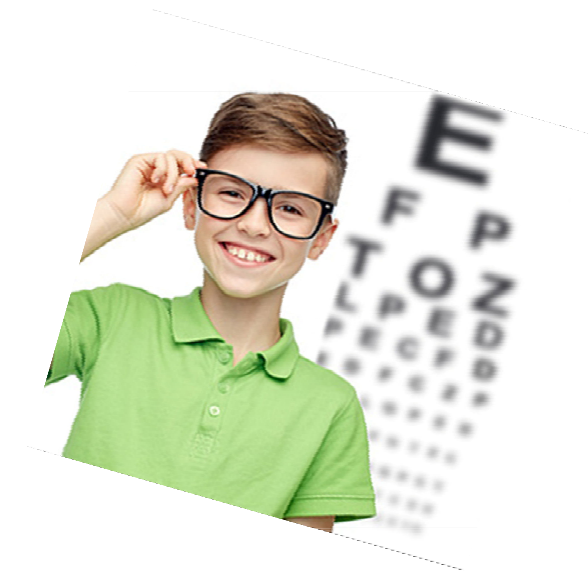


Pediatric Dental (included with Medical to age 19)*	
Plan Features	Pediatric Dental
In Network	You Pay
Annual Deductible (Preventive)	No Deductible
Preventive Care	Covered 100%
Basic Procedures (Extractions, Fillings)	Coinsurance / after Medical Deductible has been met
Major Procedures (Restorative, Periodontics)	Coinsurance / after Medical Deductible has been met
Orthodontics <b>(Requires Prior Authorization)</b> Medically Necessary	Coinsurance / after Medical Deductible has been met



# Vision

Plan Features	Vision
<b>In Network</b>	
Vision Exam	\$10 Co-pay
Materials	\$25 Co-pay
Lenses - Single/Bifocal/Trifocal	Covered in Full
Lenses - Progressive	\$70 Allowance
Frames	\$130 Allowance
Elective Contact Lenses	\$130 Allowance
Medically Necessary Contact Lenses	\$210 Allowance
<b>Frequency</b>	
Exam	Every 12 Months
Lenses	Every 12 Months
Frames	Every 12 Months
Contacts	Every 12 Months



This information is for in network benefits only – see the Plan Summary located at [www.MyOIBenefits.com](http://www.MyOIBenefits.com) for out of network and details.

# Short-Term Disability – Employer Provided

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Benefit Amount

60% of weekly earnings to a maximum of

**\$500 weekly**

Elimination period

**0 days for injury, 7 days for illness**

(the period of time before benefits are available)

**Pays up to 13 Weeks**



[www.MyOIBenefits.com](http://www.MyOIBenefits.com)

**unum**<sup>®</sup>



# Short-Term Disability – Additional

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Benefit Amount

60% of monthly earnings to a maximum of

**\$2,500 monthly**

Elimination period

**14 days for injury, 14 days for illness**

(the period of time before benefits are available)

**Pays up to 6 months**



[www.MyOIBenefits.com](http://www.MyOIBenefits.com)





## Basic Life and AD&D

**100% Paid by  
Office Interiors**

Each employee is provided

**\$15,000**

of Basic Life Insurance and  
Accidental Death & Dismemberment  
Insurance (AD&D)

All benefits payable under this policy will be  
payable immediately upon receipt of written  
proof of such loss.

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)





# Voluntary Group Term Life and AD&D

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## Employee, Spouse, and/or Children

- Employees can choose different amounts of coverage between \$10,000 to \$500,000 on themselves and \$5,000 to \$25,000 on spouses. Child Voluntary Group Life is available in the amounts of \$2,000 to \$10,000. See plan documentation for more details.
- **Maximum: 5x Annual Earning; or \$500,000**
- **New Hire Guaranteed Issue coverage:**
  - **Employee** - \$100,000
  - **Spouse** - \$25,000
  - **Child(ren)** - \$10,000
- Portable

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)





# Whole Life

**Guarantees you can count on.  
Benefits that add up.**

Whole life insurance offers valuable benefits you can use to help pay for retirement, finance education, or just make life easier.

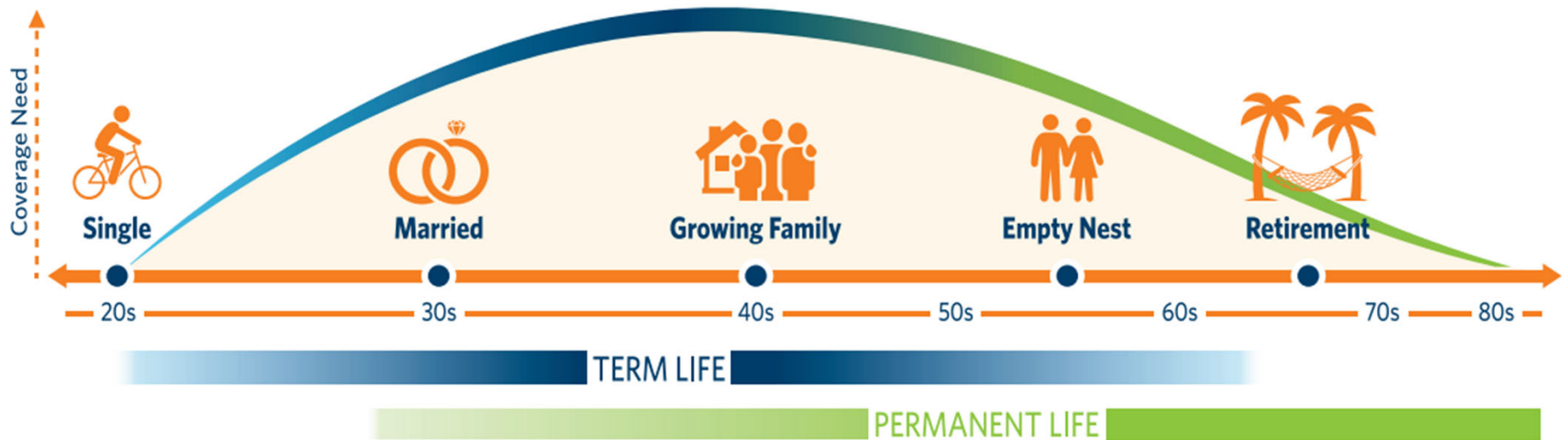
**Reasons to buy whole life insurance:**

- Long-term protection
- Cash value you can use in retirement
- Premiums guaranteed not to increase

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)



# Voluntary Term Life OR Whole Life?



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.







# Enhanced Benefits



# The Facts About Critical Illness



Every year, about 790,000 Americans have a heart attack – 580,000 for the first time.

Every 40 seconds, someone in America will have a coronary event.

American Heart Association, Heart Disease and Stroke Statistics – 2017 Update: A Report from the American Heart Association, March 7, 2017.

[ Are you at risk? ]

- high blood pressure
- high cholesterol
- smoking

are major risk factors of stroke that can be changed or treated.

American Heart Association,  
Let's Talk About Risk Factors for Stroke, 2017.

[ MEDICAL COSTS ]



Over half of Americans say they worry about not being able to pay medical costs for an illness or accident.

Gallup, Americans' Financial Anxieties Ease in 2017, 2017.

[ CANCER RISK ]



The probability of developing cancer during a person's lifetime is about one in three.

American Cancer Society, Cancer Facts & Figures 2018.

Protect what you work so hard to build...

Critical Illness coverage helps supplement your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness.





# Critical Illness

Employee face amounts

**\$10,000 or \$20,000**

(Spouse & Child: 50%  
of the Employee Amount)



<b>INITIAL CRITICAL ILLNESS BENEFITS</b>	<b>PLAN 1</b>	<b>PLAN 2</b>
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Major Organ Transplant (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000
Waiver of Premium (employee only)	Yes	Yes
<b>CANCER CRITICAL ILLNESS BENEFITS</b>	<b>PLAN 1</b>	<b>PLAN 2</b>
Invasive Cancer (100%)	\$10,000	\$20,000
Carcinoma in Situ (25%)	\$2,500	\$5,000
<b>SECOND EVENT BENEFITS</b>	<b>PLAN 1</b>	<b>PLAN 2</b>
Second Event Initial Critical Illness (same amount as Initial Critical Illness)	Yes	Yes
Second Event Cancer Critical Illness (same amount as Cancer Critical Illness)	Yes	Yes
<b>SUPPLEMENTAL CRITICAL ILLNESS BENEFITS II</b>	<b>PLAN 1</b>	<b>PLAN 2</b>
Advanced Alzheimer's Disease (25%)	\$2,500	\$5,000
Advanced Parkinson's Disease (25%)	\$2,500	\$5,000
Benign Brain Tumor (100%)	\$10,000	\$20,000
Coma (100%)	\$10,000	\$20,000
Complete Blindness (100%)	\$10,000	\$20,000
Complete Loss of Hearing (100%)	\$10,000	\$20,000
Paralysis (100%)	\$10,000	\$20,000
<b>OPTIONAL/ADDITIONAL BENEFIT PLAN</b>	<b>PLAN 1</b>	<b>PLAN 2</b>
Wellness Benefit (per person per year) No Waiting Period	\$50	\$50

# Accidents Happen



- Every year, about 39 million Americans seek medical help for injuries.
- Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries. But everyone, young or old, could suffer an accident at any time.
- Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.



**With accident insurance, you can receive money paid directly to you to help with all the expenses of a covered accident. So, you can focus on what really matters – healing.**

[www.MyOIBenefits.com](http://www.MyOIBenefits.com)



# Accident Plan

Pays Dollars to You for Off the Job Injuries and Treatments

Helps with Out-of-Pocket Expenses and the Loss of Income

Go to [www.MyOIBenefits.com](http://www.MyOIBenefits.com) for More Details and Coverages of Your Accident Plan Benefit

BASE POLICY BENEFITS	PLAN 1	PLAN 2
<b>Accidental Death</b>		
Employee	\$40,000	\$60,000
Spouse	\$20,000	\$30,000
Children	\$10,000	\$15,000
<b>Common Carrier Accidental Death</b>		
Employee	\$200,000	\$300,000
Spouse	\$100,000	\$150,000
Children	\$50,000	\$75,000
<b>Dismemberment</b>		
Employee	\$40,000	\$60,000
Spouse	\$20,000	\$30,000
Children	\$10,000	\$15,000
<b>Dislocation or Fracture</b>		
Employee	\$4,000	\$6,000
Spouse	\$4,000	\$6,000
Children	\$4,000	\$6,000
Hospitalization Confinement (pays once/year)	\$1,000	\$1,500
Daily Hospitalization Confinement (pays daily)	\$200	\$300
Intensive Care (pays daily)	\$400	\$600
Ambulance Services Ground	\$200	\$300
Air Ambulance	\$600	\$900
Accident Physician's Treatment	\$100	\$150
X-ray	\$200	\$300
Emergency Room Services	\$200	\$300



Luke was cleaning out the gutters when he fell.



#### EMERGENCY ROOM VISIT

Luke was taken by ambulance to the nearest emergency room and received immediate care.



#### DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Luke had fractured his leg.



#### HOSPITAL CONFINEMENT

Luke was admitted to the hospital for surgery on his leg. He was confined for three days.



#### PHYSICAL THERAPY

Luke had eight sessions of PT to help him regain the strength in his leg.



#### DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.



#### LUKE'S OUT-OF-POCKET EXPENSES

When Luke totaled up the bills, he had to pay his annual deductible, as well as co-payments for the ambulance, emergency room, hospital, surgery, physical therapy and follow-up visits. Luckily, Luke had accident coverage to help with these expenses.

#### LUKE'S BENEFITS

Ambulance	\$250
Emergency room visit	\$125
X-ray	\$40
Hospital admission	\$1,250
Hospital confinement	\$900
Leg fracture (surgical)	\$2,500
Physical therapy	\$360
Medical equipment (crutches)	\$125
Doctor's office visit	\$165
	<b>\$5,715</b>

*For illustrative purposes only.*

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

## Example



**\$ to Luke**

# Hospital Income Plan

Hospital Income Plan	Plan 1	Plan 2
Initial Hospital Confinement (daily, once per year)	\$250	\$750
Daily Hospital Confinement (daily)	\$100	\$300
Hospital Intensive Care (daily)	\$100	\$300
Surgery (daily)	\$75	\$75
Anesthesia	25% of the Surgical Benefit	25% of the Surgical Benefit
Inpatient Physician's Treatment (daily)	\$25	\$25
Outpatient Emergency Accident Benefit	\$250	\$250
Outpatient Physician's Treatment (daily)	\$25	\$25
At Home Nursing (daily)	\$50	\$50
Ground Ambulance (daily)	\$150	\$150
Air Ambulance	\$300	\$300
Non-Local Transportation (daily)	\$150	\$150



Having to undergo hospital treatments can be financially difficult, especially if it is unexpected. A hospital indemnity policy can help by eliminating your financial concerns and provide support when a sudden sickness or injury does occur.



[www.MyOIBenefits.com](http://www.MyOIBenefits.com)

# Needed For Benefit Enrollment

- Make sure you have your Dependents SSN and DOB for newly enrolled coverage.
- **Active Enrollment**
- Schedule Appointment to discuss and make benefit decisions (approx. 30 minutes).
- Provide BenefitHelp with a listing of your physicians to proactively provide to Garner.
- Fill out and sign the Section 125 Benefit Enrollment Acknowledgement and also the E-Analytics Form.



**Enrollment DUE Tuesday 12/13/2022!**