

WELCOME TO OPEN ENROLLMENT





OPEN ENROLLMENT (OE)

November 18th - December 2nd

Open enrollment will be completed in Workday. Annual enrollment is the one time during the year that you can make changes to your benefits without a life event. Once you submit your selections, you will be able to make changes until the end of open enrollment.

If you do not wish to make changes to your benefits, you will still need to actively enroll in the Pretax Spending Accounts (HSA, FSA, Dependent Care FSA). These plans will not roll over automatically.

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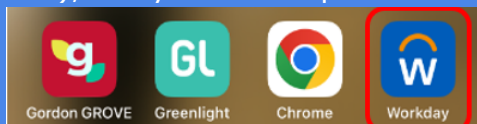
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Starting OE

Open your Workday mobile app, and log in with your GFS User ID and password.

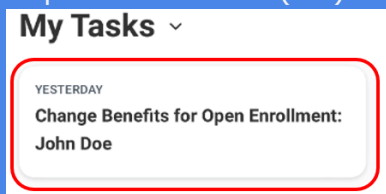
- If you need a password reset, call the Help Desk at 800-968-4369.
- If you don't know your GFS UserID (one letter followed by numbers), call your HR Department or Manager.



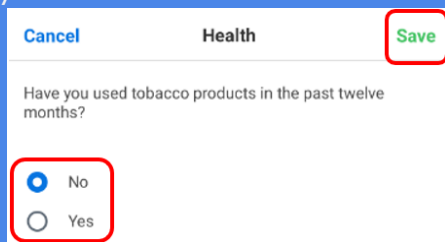
1. Access My Tasks at the bottom



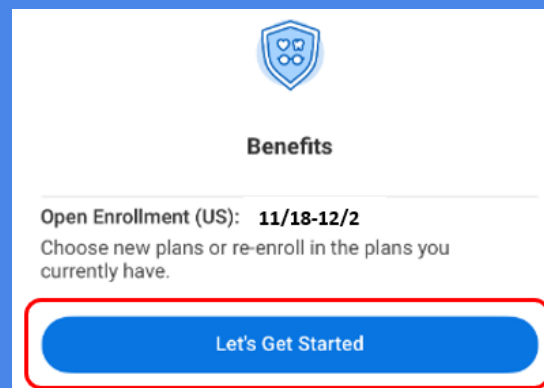
2. Locate your Open Enrollment (OE) event



3. Indicate your tobacco status and save



4. Select Let's Get Started



5. Review your current benefits. You are about to begin your OE event.

IMPORTANT

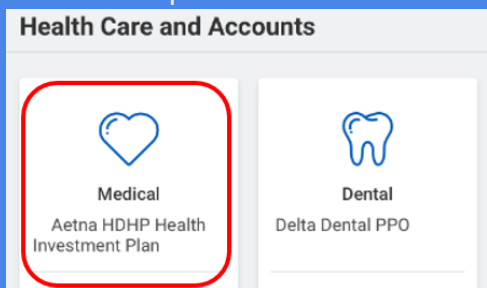
These selections cannot be changed after annual enrollment has ended. Changes after open enrollment can only be made if you have a life event during the year, and then changes must be made within 30 days of the event.

Healthcare Plans

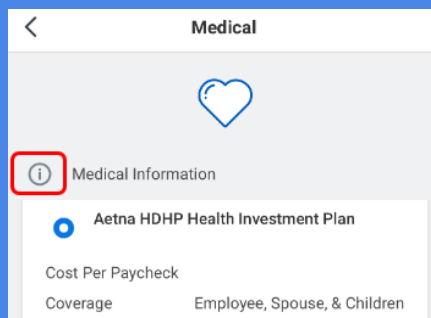
You can begin with any plan, but we will start with the medical plan.

In our example, John Doe is moving from Health Investment Plan to the Core PPO Plan.

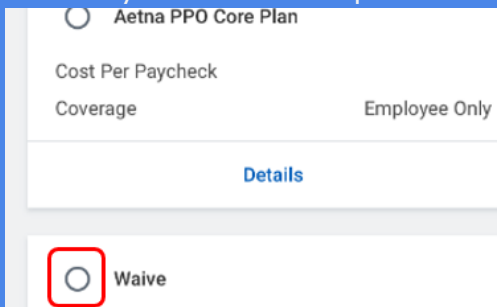
6. Select the medical plan tile



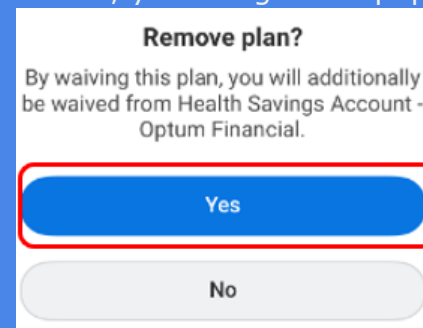
7. If you want to access instructions/resources, on any of the plans, select the Information option. Select Close to return



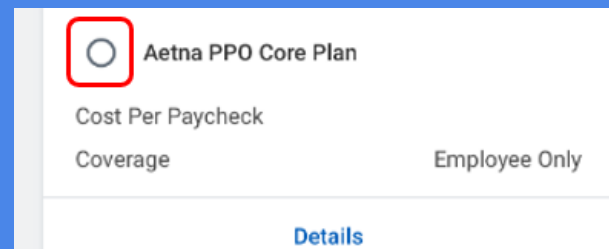
8. Select Waive if you want to drop the medical plan



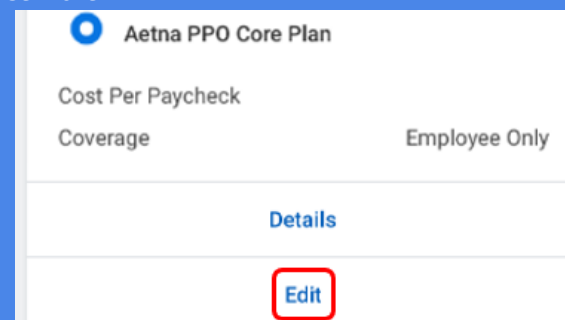
9. Please note if you are no longer enrolled in the Health Investment Plan, you will get this pop up. Select Yes.



10. For the coming year, John is going to switch medical plans



11. Select Edit



12. Important - If you switch medical plans, you will need to check the boxes next to ALL of your family members' names to add them to the new medical plan.

The image shows two side-by-side screenshots of the 'Dependents' page. Both pages show 'Aetna PPO Core Plan' and 'Employee Only' coverage. The left page has a red box around the '+ Add New Dependent' button. The right page has blue checkmarks next to 'Jane Doe Spouse', 'Jim Doe Child', and 'Jill Doe Child' in the 'Existing Dependents' list.

13. If you need to add a new family member, select Add New Dependent

A close-up screenshot of the '+ Add New Dependent' button, which is highlighted with a red rectangular box.

14. Select if you'd like for this dependent to be a beneficiary as well, by checking the box. Click Next

The image shows a form titled 'Add My Dependent From Enrollment' for 'John Doe'. It features a checkbox labeled 'Use as Beneficiary' which is highlighted with a red box. A 'Next' button in the top right corner is also highlighted with a red box. Below the checkbox is the text 'Instructional Text Click OK to add dependents.'

15. Fill in all the required fields. In our example, John is adding child Josh Doe.

The image shows the 'Add My Dependent From Enrollment' form with several fields filled out. The 'Country' dropdown is set to 'United States of America'. The 'First Name *' field contains 'Josh' and the 'Last Name *' field contains 'Doe'. Both the 'First Name' and 'Last Name' fields are highlighted with red boxes.

16. Scroll down and enter the Relationship, Date of Birth, Gender, and Tobacco Use.
17. The address and phone number will default to yours, but can be changed.

Address

Use Existing Address

Country *
United States of America

Address Line 1
1023 Main Street

18. Select OK to save your dependent

Phone Number
(616) 555-1234

Phone Extension

Email Address

19. Check the box next to your newly added family member's name.

Existing Dependents

Jane Doe
Spouse

Jim Doe
Child

Jill Doe
Child

Josh Doe
Child

20. If you wish to drop a family member from the plan, uncheck the box next to their name.
21. When you're ready to move on, select Save

Dependents

Aetna PPO Core Plan

Cost Per Paycheck

Coverage
Employee Only

+ Add New Dependent

Existing Dependents

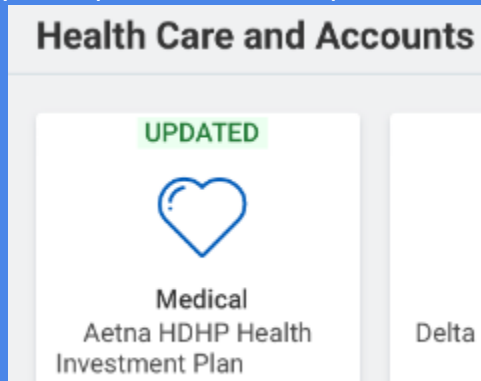
Jane Doe
Spouse

Jim Doe
Child

Jill Doe
Child

Josh Doe
Child

22. Notice your updated medical plan



23. Follow these steps as you review/update your Dental, Vision, Accident, Hospital Indemnity, Critical Illness, and ID Theft plans.

24. Remember, if you want to add your new dependent to other plans, you'll need to Manage the plan, click Confirm and Continue, check the box next to their name and Save.

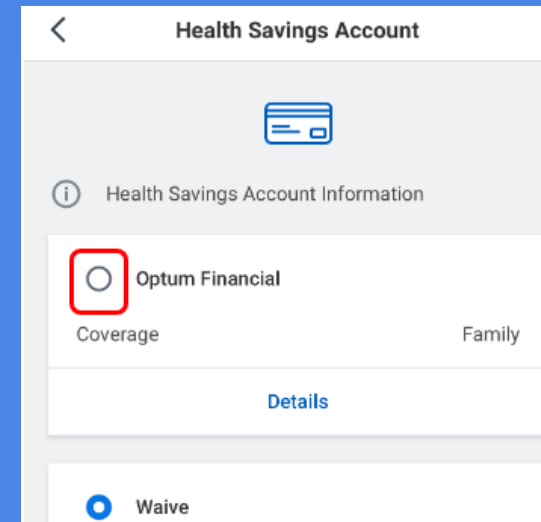
Important -

If you add a new family member to the medical, dental or vision plans, you must submit documentation to verify they are eligible. The deadline is December 10th. Upload in Workday or email to HRBenefits@gfs.com. Social security cards cannot be used.

Pretax Spending Accounts

Pretax spending accounts do not roll over automatically.

25. If you enroll in the Health Investment Plan, you must enroll in the Health Savings Account (HSA). You are not required to contribute to receive the employer contribution.



Your HSA election can be changed throughout the year. It can be increased, decreased, started and stopped.

If enrolled in any part of Medicare, you are not eligible to contribute to the HSA. Email the Benefits Team.

26. Enter a dollar amount or leave as zero.

27. Select Save

28. If you enrolled in a PPO plan, you can enroll in the Healthcare Flexible Spending Account (FSA). Select Enroll

29. Reminder, if you want to learn more about the FSA, select the Information option. Select Close to return

30. Select the plan

31. Click Edit if needed

32. Enter a conservative dollar amount. It should represent your out-of-pocket medical, prescription, dental, and vision expenses for the upcoming year.

Cancel Contribute Save

Optum Financial

Contribute money for eligible expenses.

Per Paycheck **Annual**

| 0.00

Total Annual FSA Amount **\$0.00**

33. Then Save.

Cancel Contribute Save

Optum Financial

Contribute money for eligible expenses.

Per Paycheck **Annual**

20.00 1040.00

Total Annual FSA Amount **\$1,040.00**

Please note that for all FSA accounts, changes will not be permitted during the year unless you have a life event.

Life Insurance & Disability Plans

If you are eligible for Company-Paid life/AD&D insurance, you will see three plans listed - employee, spouse and child(ren). If you don't see these plans, Skip to step 58.

34. At least one Beneficiary is required.

35. Select the plan tile

Company-Paid Life/AD&D **Company-Paid Spouse Life/AD&D**

Included Unum (Spouse)

\$0.00

36. You cannot waive this plan. Select View to make changes

Company-Paid Life/AD&D

Company-Paid Life/AD&D Information

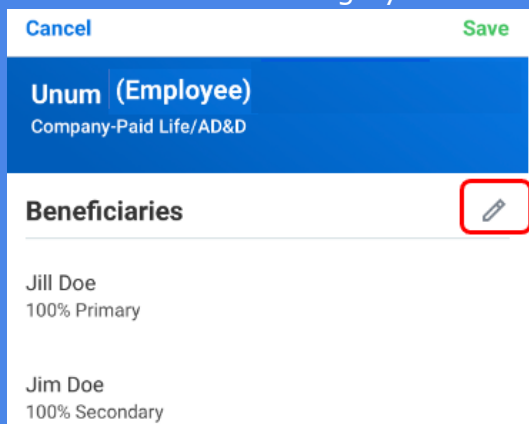
Unum

Coverage Level 1 X Salary

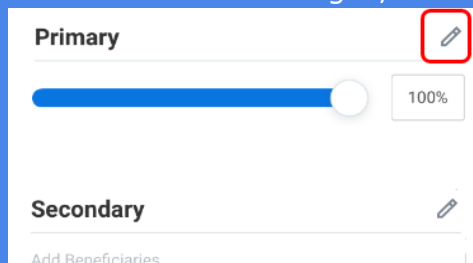
Details

View

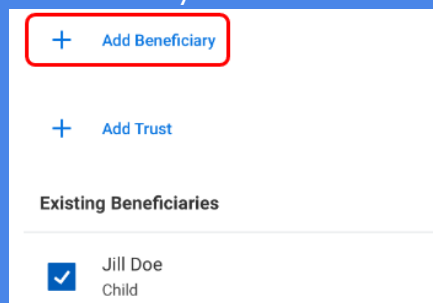
37. Select the Edit icon to manage your beneficiaries



38. The Primary beneficiary is required, so select the Edit icon if you want to make changes, add or remove

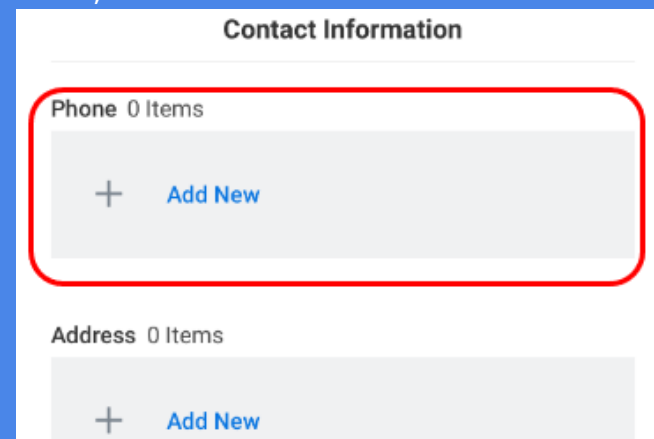


39. Select Add Beneficiary or Add Trust

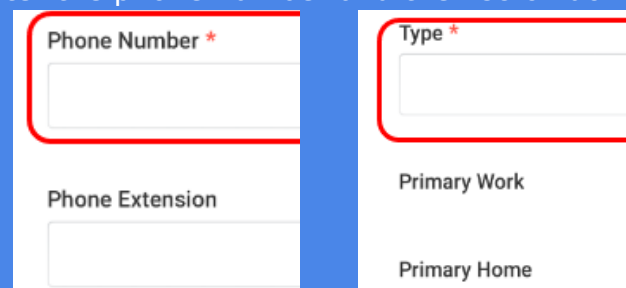


40. Fill in your Beneficiary's information. Mandatory fields are marked with a red asterisk. For a beneficiary, only the Relationship, Name, and Address are required. A phone number is recommended.

41. Scroll down to Contact Information. To enter a phone number, select Add New

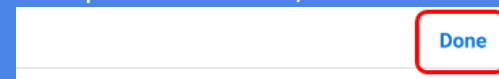


42. Enter the phone number and then scroll down to Type

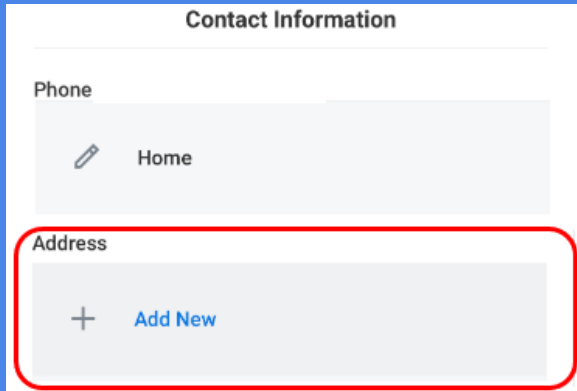


43. After you select the Type, select Done

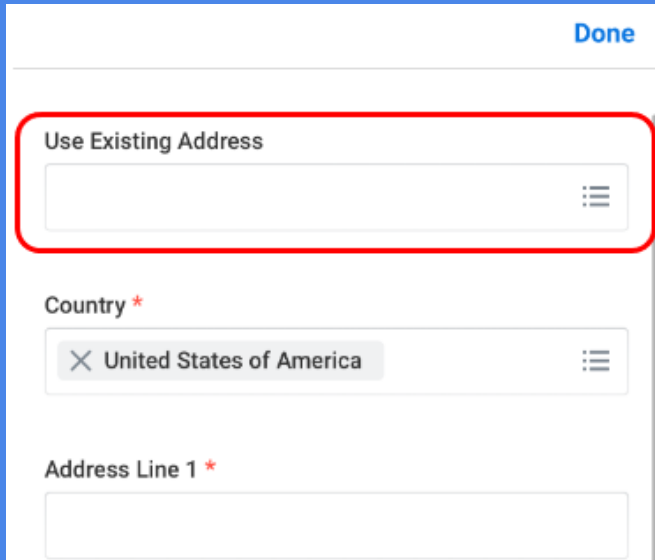
44. To save the phone number, Select Done again



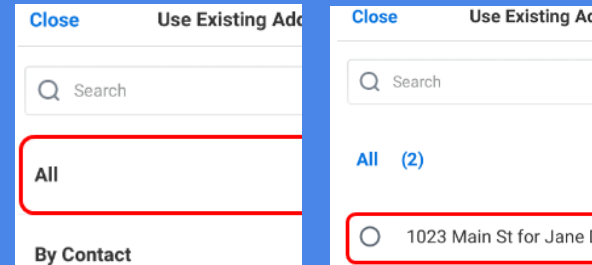
45. Now select Add New under Address



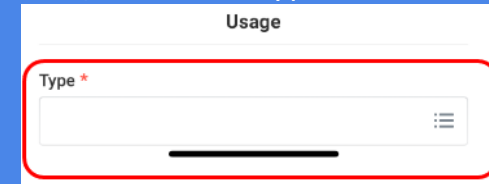
46. You can use an existing address or enter a new address (Address Line 1, City, State, Postal Code and Type)



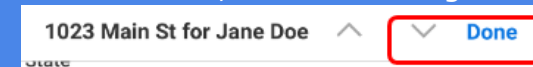
47. If you use an existing address, follow these steps



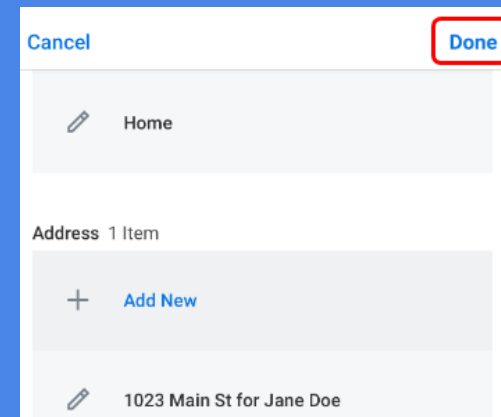
48. Scroll down, select the Type and then Done



49. To save the address, Select Done again



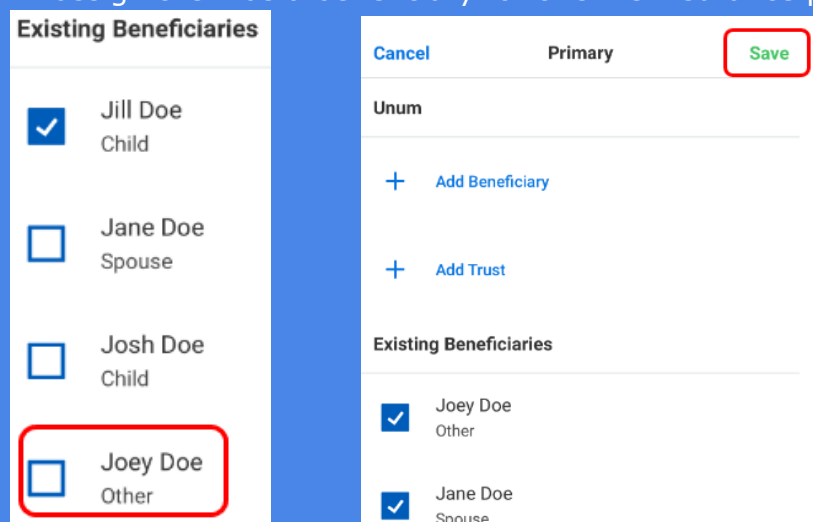
50. With the required fields completed, select Done to save the contact information



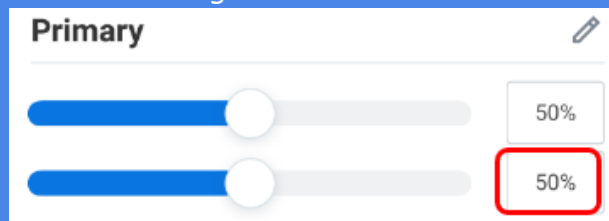
51. Review the information you entered. Select Done again to save your new beneficiary



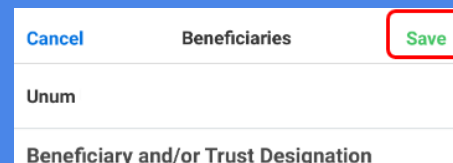
52. Check the box next to their name and then Save to assign them as a beneficiary for this life insurance plan



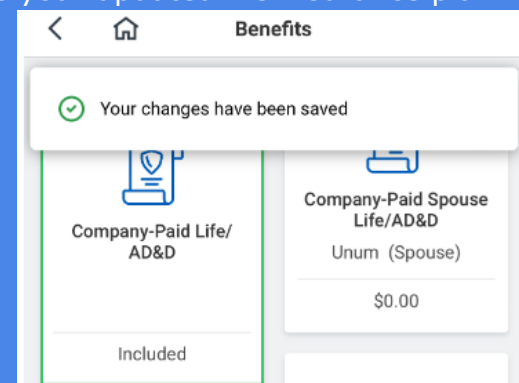
53. If you have two Primary beneficiaries, they will be set to 50%. Use either the toggle or enter the amount you would like to designate



54. A secondary beneficiary is optional. When ready, select Save



55. Notice your updated life insurance plan



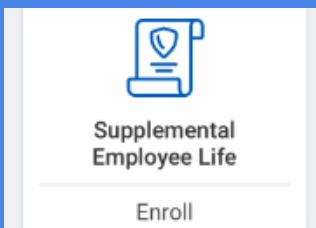
56. If you have a spouse, Enroll/Manage the Company Paid Spouse Life/AD&D plan.

IMPORTANT

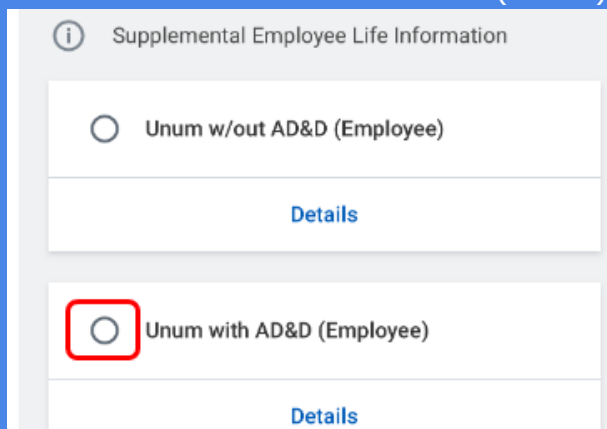
You are automatically the beneficiary for your spousal life insurance. You will check the box next to your Spouse's name, not your name

57. If applicable, follow the same steps for the Company Paid Child Life plan

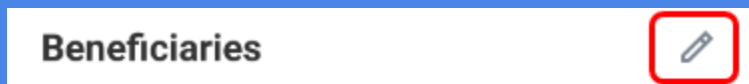
You have the option to enroll or manage the Supplemental Life Insurance plan.



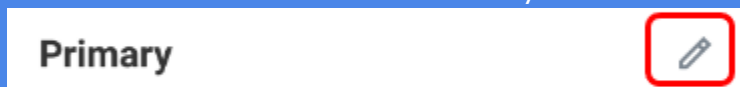
58. Choose if you want life insurance with or without Accidental Death & Dismemberment (AD&D)



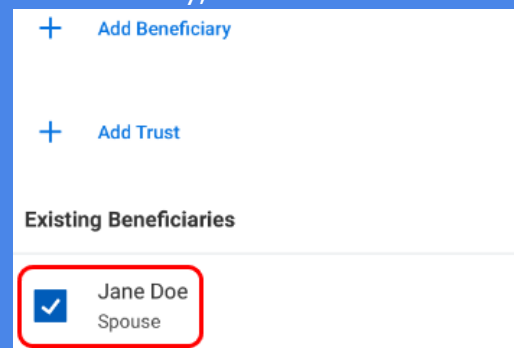
59. First you will designate a beneficiary, and then you will choose the coverage amount for the plan. Select Edit next to Beneficiaries



60. Select the Edit icon next to Primary



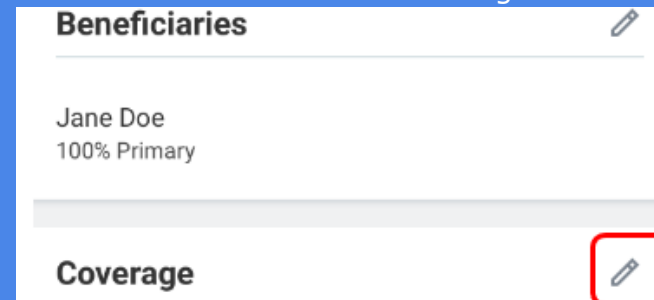
61. Select a beneficiary, or add new and Save.



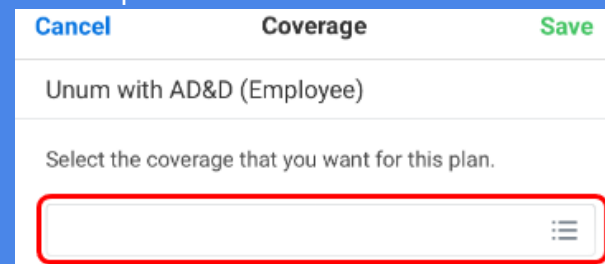
62. When ready, select Save. Your beneficiary is set



63. Select the Edit icon next to Coverage



64. Open the options



65. Select your coverage level

66. Select Save

67. Your beneficiary and coverage have been entered. Select Save again

68. If the coverage requires Evidence of Insurability (EOI), you get a pop up. Select Close

The Employee Supplemental Life Insurance plan and changes

- You can increase your plan by \$25,000 without EOI (Evidence of Insurability).
- If enrolling for the first time, EOI is required.
- If you increase it by more than \$25,000, that amount will require EOI. Details will be shared later in this guide.

If you have a spouse, enroll or manage the Spouse Supplemental Life plan. You are automatically the beneficiary for this plan as well.

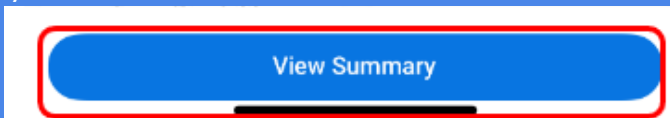
The Spousal Supplemental Life Insurance plan and changes

- You can increase by \$10,000 without EOI, but only if coverage is under \$100,000.
- If enrolling for the first time, EOI is required.
- Any increase beyond \$10,000 or above \$100,000, will require EOI.

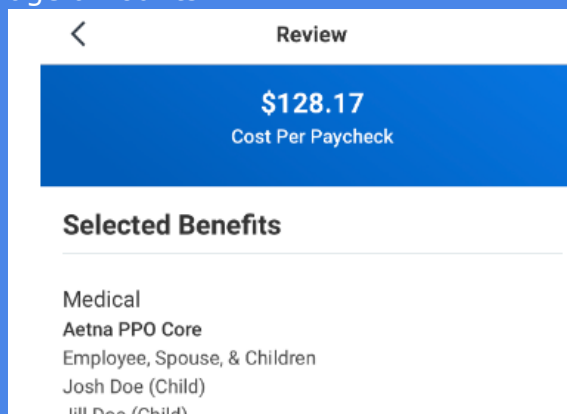
69. The final plans are Short and Long Term Disability. Please note if you're enrolling in a disability plan for the first time, coverage will require EOI.

Completing OE

When you're ready to submit your elections, select View Summary



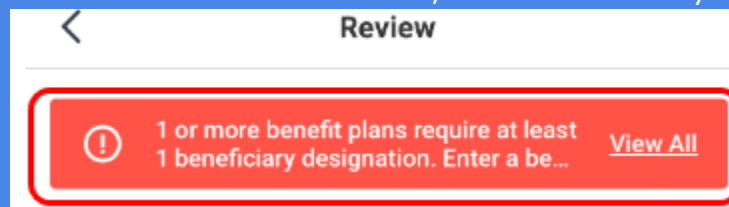
70. Review your selected benefits, family members and coverage amounts



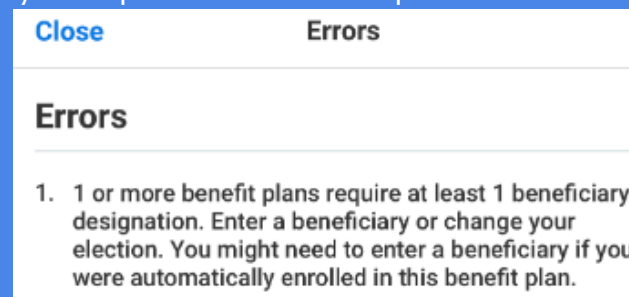
71. If you need to make any changes, select the Back arrow



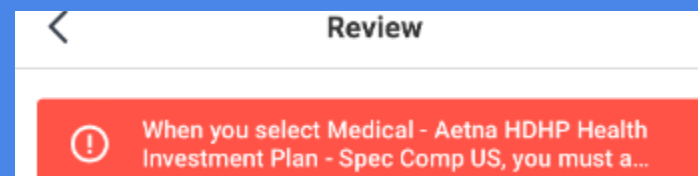
If you cannot submit due to errors, here is what they mean



Go back to the enrollment page and Manage the Company-Paid Life insurance plan. At least one Primary beneficiary is required. Refer to step 35.



Go back to the enrollment page and Enroll in the Health Savings Account, even if you don't contribute. Refer to step 25.

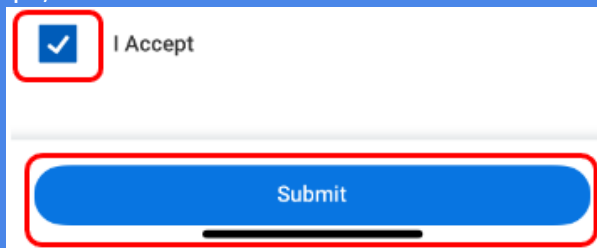


If any of the UNUM plans require EOI, it will be listed here and on your Confirmation Statement.

If you didn't make any changes to a plan, it will retain the original Coverage Begin Date.

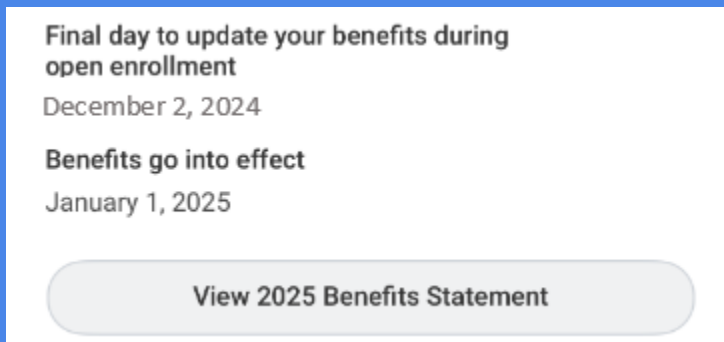
If you added a new family member, there is an option to upload document(s) before you submit. Unverified dependents will be removed from the healthcare plans. You may also send your documents to HRBenefits@gfs.com. **The deadline is December 10th.** Social security cards will not verify a family member.

72. To submit your OE event, scroll to the bottom, check I Accept, and then Submit.



You have successfully completed Open Enrollment!

73. Select View 2025 Benefits Statement.



If you submitted your OE event, it will no longer appear in your Tasks.

Making Changes to OE

You can access your OE event and make any changes through December 2.

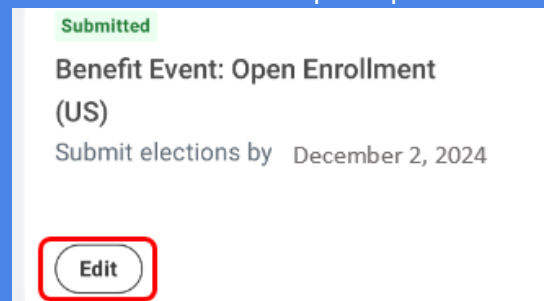
74. Select Apps



75. Select Benefits and Pay



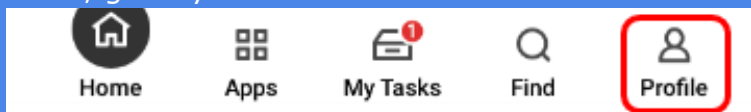
76. Under Needs Attention, you will see your OE event. Select Edit and follow the prompts.



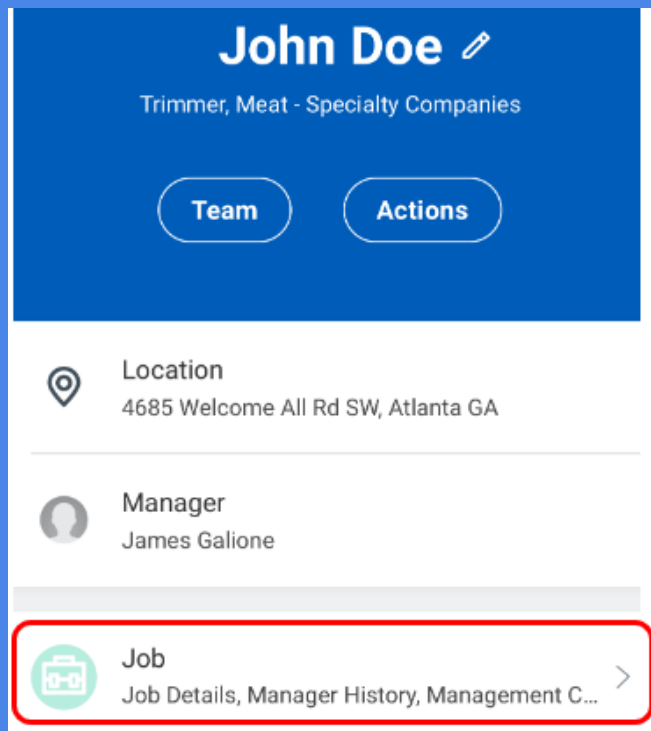
If you make changes, you must submit the event again.

Accessing your Confirmation Statement

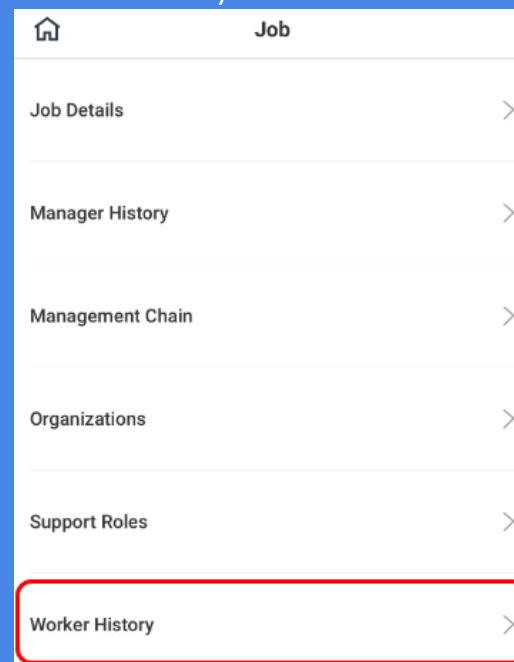
To view, save, print or email your statement during Open Enrollment, go to your Profile



77. Select Job



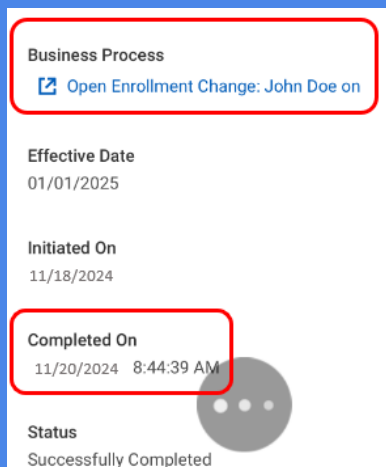
78. Select Worker History



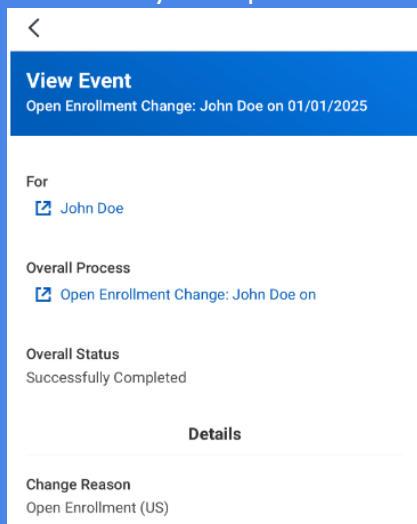
79. Locate your Open Enrollment event and select it

Business Process	Effective Date	Initiated On	Due Date
Open Enrollment Change: John Doe on 01/01...	01/01/2025	10/16/2024 09:54:51 AM	

80. You can verify the date you completed the event. Select the link under Business Process. It will open your event details.



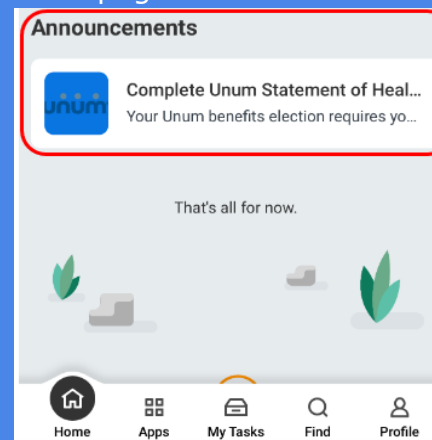
81. Scroll down to view your open enrollment elections



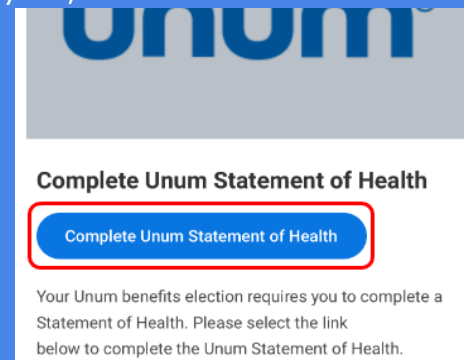
Evidence of Insurability

If you have a UNUM plan pending, you will receive a Notification in Workday.

82. On/after 12/18/2024, access the task from your Workday Homepage



83. The deadline to complete the Statement of Health is February 28, 2025

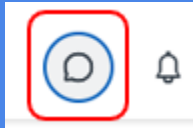


Updating Information

Open Enrollment is a great time to take a look at your information and that of your dependents/beneficiaries. If updates need to be made, follow the steps below. Updating these records cannot be done in the Open Enrollment event itself.

Follow these instructions:

84. In the upper right corner, select the message icon

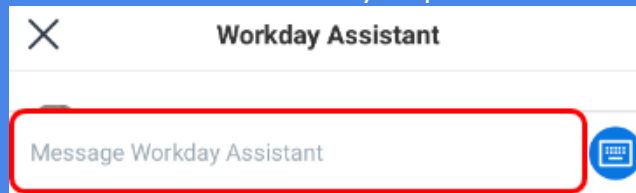


85. Type a message such and hit Enter. Below are examples

I need to update my address

I need to change my emergency contact

I need to view my dependent



86. Follow the prompts/links but note that updating a Dependent or Beneficiary's records can only be done in Workday.gfs.com.

Thank you for participating in Open enrollment.

Please reach out to your Divisional HR department or the Benefits Team if you have any questions.