Open Enrollment - Desktop 11/12/2026-12/2/2026

Use this job aid for step-by-step instructions for how to complete open enrollment in workday.gfs.com.

OVERVIEW OF THE PROCESS

The entire process of completing the Open Enrollment process is divided into **six main steps.** Review this high-level summary before moving on to the instructions:

Steps	Key Action
View Current Benefits	Review your existing benefit coverage and plan details prior to making changes.
Access Open Enrollment	Navigate to the Open Enrollment event in the portal to elect or modify your benefits.
Submit the Event	Review your changes for accuracy, accept the legal terms, and submit.
View the Benefit Statement	View, download, or print your official Benefit Statement for your files.
Secondary Steps - Pending	Submit documentation for **new** family members and/or complete evidence of insurability (EOI)
Changes, Updates, & Corrections	Can be made through December 2nd.

IMPORTANT: HOW TO LOG IN

Log in using your GFS User ID and password.

- Need a password or *Okta help*? Call the Help Desk at 800-968-4369.
- Don't know your GFS User ID? Contact your HR Department or Manager.

STEP-BY-STEP INSTRUCTIONS

Step 1: View Current Benefits

1. Log into **Workday.gfs.com**.
2. In the main search bar, type **Benefit Elections** and click **Enter**.
3. Click on **Benefit Elections** under **'Here is the best match for your ask,'** and review your current elections and who is covered.

Optional: For a condensed listing, select **View as Grid**. If you'd like to reference your current elections while you complete open enrollment, select the **PDF** option in the upper right corner of the Grid.

Step 2: Access & Complete Open Enrollment

4. In the upper right corner, select the **Inbox** icon.
5. Locate your **Open Enrollment Change** event.
6. Select **Let's Get Started**.
7. Answer the required **Tobacco question** and select **Continue**.
8. Select **Continue** once more on the next screen.
9. Make your updates by either managing, enrolling, or waiving plan(s).
10. **Important Updates for Health Investment Plan (HIP) Enrollees:**
    - Automatic HSA Rollover: Your Health Savings Account (HSA) contribution amount has automatically rolled over from last year. No action is required unless you want to change your contribution amount.
    - Turning 55 Next Year? You are eligible to contribute an additional $1,000 annually per IRS guidelines. To take advantage of this, you must manually select the HSA Catch-Up Plan during enrollment.
11. **New Structure UNUM Critical Illness:** Plans moved to a new section in the enrollment portal and now mirrors life insurance:
    - Employee Plan: Enrolled separately.
    - Spousal Plan: Enrolled separately; must be 50% of the employee election.
    - Child Coverage: Children are automatically included at no extra step—no check boxes required (unlike Voluntary Accident and Hospital Plans).
12. **Critical Reminders Before You Submit Your Elections:**
    - Switching Medical Plans: Your coverage resets to Employee Only. Manually re-add any family members you wish to cover.
    - HIP & HSA: Dropping HIP ends your HSA eligibility. Enrolling in HIP requires enrolling in the HSA (even at $0).
    - Healthcare FSA: Available even if you waive company medical coverage.
    - UNUM Life Insurance Action Required: You cannot submit your enrollment until you designate at least one beneficiary.
    - Spouse Life Insurance Plan(s): Make sure your spouse's name is selected, not your own.

Step 3: Submit the Event

13. When ready, select the **Review and Sign** button.
14. Carefully review all the benefits to verify accuracy.
15. Scroll down, check the **'I Accept'** box, and click **Submit**.
16. Verify that you've submitted.

Step 4: View the Benefit Statement

17. Click to open the newly generated **Benefit Statement**.
18. Review the document.

19. *(Optional)* Select **Print** or download and save the statement as a **PDF** file for your personal records.
20. **Need to double-check your choices?**
    - Before final confirmation statements are issued on December 15th, review your Open Enrollment selections anytime by going to **Benefit Elections** and selecting the 2027 Open Enrollment Elections tab.
    - **Note**: Unverified dependents will be listed. This does not guarantee coverage in the upcoming year.

Step 5: Secondary Steps - Pending

21. **Important: Action Required for New Dependents**
    - If you added a new family member to your Medical, Dental, or Vision plan, you must submit proof of eligibility by **December 10th**.
    - Where to submit: Email your documentation to HRBenefits@gfs.com.
    - Required documents by dependent type:
        - *Spouse*: Marriage Certificate
        - *Child*: Birth Certificate, Birth Record, Verification of Birth Facts, first page of last year's federal tax return, paternity paperwork, court order, or Affidavit of Parentage.
        - Note: Social Security cards are not accepted as proof of dependent eligibility.
22. **UNUM Plans Requiring Approval (Evidence of Insurability / EOI):** You will receive a task in your Workday Inbox on December 16, 2026 with a link to the medical questionnaire.
    - Employee Supplemental Life:
        - *First-time enrollees*: EOI is required.
        - *Current enrollees*: You can increase coverage by up to $25,000 without EOI. Any increase above $25,000 requires approval.
    - Spouse Supplemental Life:
        - *First-time enrollees*: EOI is required.
        - *Current enrollees*: You can increase coverage by up to $10,000 without EOI (only if total coverage remains under $100,000). Any increase over $10,000 or total coverage exceeding $100,000 requires approval.
    - Supplemental Disability:
        - *First-time enrollees*: EOI is required.

Step 6: Changes, Updates, & Corrections

23. Navigate to the **Benefits & Pay Hub.**
24. Locate the Open Enrollment tile under the **Needs Attention** section and select **Edit**.
25. If you make changes, be sure to fully submit the event again to lock them in.

NEED ASSISTANCE?

If you run into errors or have policy questions, please contact either:

- Your local/divisional **Human Resources Team**.
- The GFS **Benefits Team** directly at **616-717-6800** or via email at **HRBenefits@gfs.com**.