

You can't  
predict the future,  
but you can  
prepare for it.



**2020/2021  
OPEN ENROLLMENT  
INSTRUCTIONS**





# Welcome to 2020/2021 Open Enrollment

*April 20 through May 1, 2020*

Open Enrollment for 2020/2021 benefits will be held April 20 - May 1, 2020. Don't miss your opportunity to elect or waive benefits coverage for the upcoming plan year. Benefits elected during this enrollment period become effective June 1, 2020. Details about this year's enrollment process are provided below.

## THIS YEAR, THERE ARE TWO WAYS TO ENROLL:



**Phone** - Call the Midwest Dental Enrollment Center to speak with a Benefits Counselor who will explain your options, answer your questions, help you with benefit decisions, and take your elections over the phone. Please use the phone number below.

Midwest Dental Enrollment Center  
**1-800-603-6461**  
9 AM - 6 PM ET



**Online** - The self-service enrollment system UltiPro is available 24/7 during the enrollment period. Visit UltiPro to log in and follow the prompts to complete your enrollment. See instructions below.

**STEP 1:** Access UltiPro at this web address: <https://nw14.ultipro.com/Login.aspx>

**STEP 2:** Your User Name is MIDD00XXXX.  
(XXXX is your Employee ID number.)  
Continue to use the password you  
have already created.

**STEP 3:** Under the myself tab, click Open Enrollment.

**STEP 4:** Make your 2020/2021 selections.

**STEP 5:** Questions? Call the Enrollment Center at  
1-800-603-6461.

Log In

User Name

Password

[Forgot your password?](#)

Log In

**ACTION  
REQUIRED!**

During this year's Open Enrollment, each benefit eligible employee is **REQUIRED** to complete enrollment either online or by speaking with a Benefits Counselor to elect or waive coverage.  
**CURRENT BENEFITS WILL NOT AUTOMATICALLY RENEW.**

## 2020/2021 BENEFITS OFFERED

- Medical/Rx
- Vision
- 401(k)
- Critical Illness Insurance
- Short-Term Disability
- Voluntary Life and AD&D
- Accident Insurance
- Long-Term Disability

## WHAT'S CHANGING?

- **NEW** carrier for Basic Life, AD&D, Voluntary Short-Term and Long-Term Disability (**NEW**) is **Reliance Standard\***. Refer to your *Summary of Benefits Guide* for plan details.  
*NOTE: For those who have an individual STD policy with Unum, you will receive a letter from Unum giving you the opportunity to continue on a direct bill basis. This product will no longer be payroll deducted.*
- **NEW** supplemental medical benefits offered from Reliance Standard: **Critical Illness Insurance** and **Accident Insurance** (see page 4 for details).
- **NEW** enrollment opportunity for **Voluntary Life Insurance** from Reliance Standard. During this enrollment, employees can elect coverage up to the Guaranteed Issue amount, with no Evidence of Insurability (EOI). Take advantage of low group rates. Refer to your *Summary of Benefits Guide* for plan details.  
*NOTE: For those who have Voluntary Life Insurance with Unum, these existing coverage amounts will transfer over to Reliance Standard.*

## PREPARING FOR YOUR ENROLLMENT SESSION

### Start with education

Review your *Summary of Benefits Guide* to learn more about how to protect the things that matter most from the financial exposure of the unexpected. Make sure you're getting all the coverage you need to protect you, your lifestyle, and the people that count on you.

### Gather information

For your enrollment session, please be prepared with information for yourself, your dependents, and your life insurance beneficiaries. **You will need full names, dates of birth, and social security numbers.**

## ELIGIBILITY

To qualify for benefits, employees must be scheduled and working an average of either 25 or 30 hours per week, depending on the specific benefit. At the end of each month, we average each employee's hours from throughout the year to ensure employees continue to work enough hours to continue to qualify for the benefits they participate in, in compliance with the Affordable Care Act (ACA).

## YOUR ELECTIONS ARE FOR ONE YEAR

The benefits you elect during Open Enrollment will be in effect from June 1, 2020 through May 31, 2021. You may not change your benefits elections during the year unless you experience a Qualifying Life Event, such as marriage, divorce, birth or adoption of a child, etc.

*\* Reliance Standard Life Insurance Company (Reliance Standard) is a leading insurance carrier specializing in innovative and flexible employee benefits solutions.*

**NEED ASSISTANCE?**

**For Open Enrollment purposes, we've established an enrollment center for your convenience. Please call 1-800-603-6461 to speak with a Benefits Counselor.**



# NEW Supplemental Medical Benefit Options

Midwest Dental offers excellent medical plan options, however, no plan covers all the costs of a serious illness or injury. If a major health event occurs, deductibles and coinsurance can add up to thousands of dollars. We are offering two NEW supplemental medical benefits that allow you to greatly reduce this financial exposure and help bridge the gaps when the unexpected occurs – CRITICAL ILLNESS INSURANCE and ACCIDENT INSURANCE. These plans pay a benefit directly to you, helping to ease your financial responsibility which can have a big impact on you and your family.

## CRITICAL ILLNESS INSURANCE

Critical Illness Insurance pays a lump-sum benefit directly to you in the event you or a covered family member are diagnosed with a covered condition such as a heart attack, stroke, or cancer. You can use this benefit any way you choose, to help pay for deductibles and coinsurance, or simply to replace lost earnings from being out of work. You choose the benefit amount when you enroll. No medical underwriting is needed.

### CRITICAL ILLNESS PLAN FEATURES



#### PORTABLE COVERAGE

You can take your policy with you if you change jobs or retire.



#### FAMILY COVERAGE

Coverage options are available for your spouse and children.



#### HEALTH SCREENING BENEFIT

Provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more.



#### GUARANTEED ISSUE

There are no health questions or physical exams required.

## ACCIDENT INSURANCE

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Accident Insurance pays you or your covered dependents benefits for specific injuries and events resulting from a covered accident, both on and off the job. The amounts paid depend on the type of injury and care received. Benefits may be available for things like surgery, physical therapy, lacerations, burns, dislocations, and fractures.

### ACCIDENT PLAN FEATURES



#### PORTABLE COVERAGE

You can take your policy with you if you change jobs or retire.



#### FAMILY COVERAGE

Coverage options are available for your spouse and children.



#### 24/7 COVERAGE

Benefits are paid for accidents that happen on and off the job.



#### GUARANTEED ISSUE

There are no health questions or physical exams required.

**Additional plan details and rates will be provided during your enrollment session.**

*NOTE: This statement is intended to summarize the benefits you receive from Midwest Dental. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please submit an HR Solutions Support Ticket, email HR Solutions at [hrosolutions@midwest-dental.com](mailto:hrosolutions@midwest-dental.com) or call 1-715-598-5174.*