



Dear FirstFleet Associate:

This year's Open Enrollment Period for your 2023 Benefits Program will take place October 1 through October 31, 2022. Information about your 2023 Benefit Program is available to you online at [www.firstfleetinc.com/openenrollment](http://www.firstfleetinc.com/openenrollment). There you will also find the new **2023 Benefit Enrollment Guide** and the Link to your enrollment site.

### What do you need to do during Open Enrollment?

**1) Read your 2023 Benefit Enrollment Guide and understand your 2023 benefit options.** Your Guide contains important information about the changes for 2023, as well as all of your existing benefits. This Guide is meant for you to keep as a reference throughout the year.

#### Highlights for 2023:

- **Modest Changes to Payroll Deduction Amounts and Key Plan Features for your Medical Plan** options through BlueCross BlueShield will be effective for the 2023 Plan Year.
- **The High Deductible Health Plan (HDHP) Medical Plan** option continues to be the lowest cost Medical Plan option – and includes Health Savings Account contributions from FirstFleet on a monthly basis.
- **Dental Provider Change from Guardian to Delta Dental!** Delta Dental provides a larger network for in-network and premier network care. You will also see an increase to your annual benefit maximum!
- **New Vision Care Enhancement!** Your Vision Plan benefits through VSP now include an enhanced “LightCare” benefit that protects your eyes from ultraviolet and blue light with coverage for non-prescription eyewear.

**2) Decide if you need to enroll.** Open Enrollment is passive again this year. This means that for those associates who do not wish to make any changes to their current elections, existing benefit elections will roll over to the 2023 plan year automatically. **Exception: Due to IRS regulations, Flexible Spending Accounts must be elected each Plan Year.**

**3) Enrollment for 2023 – Please note changes in our enrollment process!**

- **ALL CORE BENEFITS – SELF-ENROLLED ONLINE (Medical, Dental, Vision, Voluntary Life, Short Term Disability, Long Term Disability, Health Savings Account and Flexible Spending Accounts):** To begin enrollment go to [www.firstfleetinc.com/openenrollment](http://www.firstfleetinc.com/openenrollment) to access your self-service portal and follow the steps to enroll. There you can access your current benefit information and complete your 2023 benefit enrollment online.
- **SUPPLEMENTAL BENEFITS – ENROLLED BY COLONIAL REPRESENTATIVES (Accident, Cancer, Critical Illness and Whole Life):** Call **1-833-703-1967**, October 1 - 31, Monday – Friday, 8 AM – 8 PM Eastern Time. You will need to give them our Employer Code: 3098209. A Colonial Life Representative will be available to answer questions, review Colonial plans and assist with your enrollment in Colonial Supplemental Benefit Options. You may also self-enroll in Colonial Supplemental Benefits by going to <https://harmonyenroll.coloniallife.com> and entering your Login ID (“FLEET-Your Social Security Number”) and your Password (“First 4 letters of your last name + Last 4 numbers of your SSN” with no spaces in between).

**4). Verify Dependents.** Dependent verification is required for any **NEW** dependents added to your coverage for 2023. Look for a emailed notification from **Alight**. You will have 45 days to upload your dependent verification for all new dependents. If you have existing covered dependents that were previously verified, no further action is necessary during this open enrollment process to maintain coverage on those dependents.

Feel free to contact an **HR Representative at (615) 890-9229 – Option #1** or **email – AskHR@firstfleetinc.com** during the Open Enrollment period.

Sincerely,

*FirstFleet HR Team*