

# BENEFITS OPEN ENROLLMENT IS NOVEMBER 1–15

REI is committed to rewarding co-op employees with competitive pay and benefits, plus unique perks to get outside. Open Enrollment is your once-a-year opportunity to make sure you're outfitted with the right benefits coverage. **Here's what you need to know.**

## What's new beginning January 1, 2017

- We're providing more support for children who have developmental disabilities:
  - » **Applied Behavioral Analysis (ABA) therapy for autism spectrum disorder (ASD)** will be covered under the REI Saver, Choice and Group Health Medical Plans.
  - » **Rethink Benefits** is a program that helps families with children who have autism and/or other developmental disabilities reach their fullest potential. Families can access this support at no cost, including tele-consultation with behavioral health experts.
- More preventive services will be covered at 100%. Go to **foryourbenefit-REI.com > Start Here > New for 2017** for more details.

## Get the best from your benefits



### COMPARE THE PLANS

Watch a video at **foryourbenefit-REI.com > Health > Flex Medical** to learn about the REI Saver and Choice Medical Plans and what they have to offer.



### FIELD TEST

Field test our plans by using the Medical Cost Estimator Tool at **foryourbenefit-REI.com > Tools > Medical Cost Estimator**.



### PAY YOURSELF FIRST

Tax-advantaged accounts can help you pay for eligible expenses and keep more of your money. REI offers a Health Care Flexible Spending Account (FSA) and Dependent Care Flexible Spending Account (DCFSA) to reimburse your eligible expenses.

If you're in the REI Saver Medical Plan, you may be eligible to contribute to a Health Savings Account (HSA)—and if so, REI contributes, too! Check out the HSA/FSA video at **foryourbenefit-REI.com > Wealth > Flex Account Options** to learn how these accounts work.



**READY TO ENROLL? FLIP OVER FOR DETAILS**



## How to enroll ✓

Review your options and enroll between November 1–15 through **foryourbenefit-REI.com > Start Here > Enroll in Flex Benefits**. Click on **Benefits Online** and then:

- Enter your REI employee number as your User ID.
- Enter your temporary password—the last four digits of your Social Security number. When prompted for your “old password,” enter the last four digits of your Social Security number. (You can change your password once you’ve logged in.)

## Know this

Keep this key info in mind as you enroll

- You’ll need to update/verify your dependents’ Social Security numbers through the enrollment site, so we can report accurate health enrollment information to the IRS.
- If you are eligible for an REI-sponsored medical plan, you will not be eligible to receive a premium subsidy or health insurance tax credit for medical coverage purchased from a state or federal Health Insurance Marketplace. Go to **foryourbenefit-REI.com > Start Here > Health Care Reform** for more information.

## If you don’t take action

1. Your benefits elections remain the same.\* Your coverage from 2016 will continue into the new plan year. If you waived coverage last year, you won’t have coverage in 2017.

\*If you enrolled in the REI Select Medical Plan for 2016, you will default to the REI Choice Medical Plan for 2017.

3. You could lose easy money. Take the online health questionnaire so you don’t miss out on up to \$300 in Healthy Lifestyle Dollars to help pay for your benefits.

2. You’ll miss out on big savings. Do we sound like a broken record? Setting aside money in a Health Care and/or Dependent Care Flexible Spending Account (FSA) or Health Savings Account (HSA) reduces your taxable income. If you don’t reelect your contribution amounts for 2017, they will reset to \$0.

4. You won’t be able to make changes to your benefits until the next Open Enrollment period, unless you have a qualifying life event. Remember, Open Enrollment is the one time each year you can make changes to your benefits. (The benefits you choose will be effective January 1–December 31, 2017.)

## Don’t forget your family

- Designate your beneficiaries for Life and Accidental Death & Dismemberment Insurance (AD&D) by going to **foryourbenefit-REI.com > Start Here > Enroll in Flex Benefits**. Then click on **Benefits Online**.
- If you have a retirement account with REI, go to **schwab.com/workplace** to elect or update your retirement plan contribution percentage or beneficiaries.

## Have questions?

Call the Employee Service Center (ESC) at 1-800-999-4734, ext. 4747 (Mon. to Fri., 8 a.m.–4:30 p.m. PT), or email **hrhr@rei.com**.

FSC FPO