LEARNLUX

Make the Most of Your Benefits this Open Enrollment

Open Enrollment comes with important decisions. Which health plan fits your needs? How much should you contribute to an HSA or FSA? How could your choices affect your paycheck? LearnLux is included in your benefits, giving you access to financial guidance and interactive tools to help you understand your options.

Learn about benefits

Self-guided lessons on:

- **Health & insurance**
  Health, dental, vision, disability, and life insurance
- **Tax-advantaged accounts**
  HSAs, FSAs, and HRAs
- **Retirement**
  Roth vs. traditional contributions, and investment options

Connect with an expert

LearnLux CFP® professionals understand **Rakuten's** benefit plans and can help you see how your choices fit into your broader financial plan.

You can get help:

- Comparing health plans
- Understanding how an HSA or FSA works
- Thinking through costs
- Considering how your benefit choices may affect your spending and goals

Certified Financial Planner® professionals cannot enroll you in benefits, choose a plan for you, or recommend a specific carrier or plan. Instead, they'll help you understand the trade-offs so you can make the decision that's right for you.