

Open Enrollment is Here!



This is your annual opportunity to change your health plan and sign up for smart tax-deferred benefits like 401(k)s, Health Savings Accounts (HSAs), and Flexible Spending Accounts (FSAs).

Do Last Year's Plans Fit This Year's Needs?

It pays to double-check. As you start to look at your specific benefit options, consider how much each will cost, whether it fits in your budget, and if it aligns with your financial goals and priorities.

Need Help Navigating Premiums, Deductibles, and Contribution Limits?

Our financial well-being benefit, LearnLux, offers tools, lessons, and experts to help you make the best benefits choices.

Have a Benefits Question or Need Help Getting Set Up for Financial Success?

- **Take the Financial Checkup:** See which benefits you might need to protect yourself and your family.
- **Make a Budget:** Determine how much you can contribute to pre-tax benefits like your 401(k).
- **Explore Interactive Lessons:** Learn more about HSAs, FSAs, insurance, and more. You can access more than 50 lessons about benefits and financial topics.
- **Schedule a 30-minute, confidential video call with a Certified Financial Planner™ professional at no cost to you:** Your Planner will provide unbiased guidance in a judgment-free way.

Your LearnLux Planner can help you think through your benefit elections and questions, such as:

- What benefits do I need right now?
- Should I choose a High Deductible Health Plan?
- Is a 401(k) right for me?
- How much should I be contributing to a Health Savings Account (HSA), Flexible Spending Account (FSA), or retirement account?
- Are dental and vision insurance worth the money?

Your LearnLux membership is brought to you free through Rakuten. Visit [Rakuten.learnlux.com](https://www.rakuten.com/learnlux) and book your confidential call today!

Make the most of your benefits this open enrollment season with LearnLux!

