

## **Employee Benefits Guide for t**













































Note: Flexible Spending Account (

## **Step 2: Review your depend**





## **Taxation of Benefits**

You pa

' The





If you choos

***Life Events and Special Enrollment Rights: Making Changes During the Year***

Afte

**Life Events:**









Li

Life

**Life Events:**









**Life Events:**





## Life Events: Making Changes Duri

**Life Ev**

















































































































Medically Necessary medications are also cove

























































Coverage for an [inca](#)























































**Acciden**

























