

# Well, it's sure been fun.

Annual Benefits Enrollment is almost done!

¿HABLAS ESPAÑOL? Este anuncio está disponible en español en el [Total Wellbeing Portal](#).



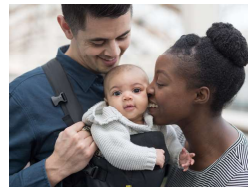
**Annual Benefits Enrollment ends Friday, November 15! Remember, you will need to enroll this year to have benefits in 2020, even if you don't want to make changes. If you don't enroll by November 15, you won't have coverage next year!**

## How to Prepare

- ❑ **Check out** our 24/7 virtual assistant, *Ask Emma*, for help determining which benefits are right for you. She's available during enrollment, and se habla español.
- ❑ **Review** the Annual Benefits Enrollment Newsletter and the 2020 Benefits Summary Guide, both of which are posted on the [Total Wellbeing Portal](#).
- ❑ **Discuss** with your family the benefits that best meet your needs.
- ❑ **Enroll by November 15.** Simply visit [\[redacted\].com](#) and click on the Total Wellbeing Portal to view your options, enroll and secure your benefits for 2020.

## Don't Forget!

**You will not have coverage in 2020 if you don't complete your enrollment by November 15.** Visit the [Total Wellbeing Portal](#) to see everything you need to choose your benefits all in one place. You can view plan details, educate yourself with helpful tools and compare plans side by side. And you can always just *Ask Emma* while enrolling if you need help.



## Benefit Questions? *Ask Emma!*



**ask EMMA™**

Look for the *Ask Emma* icon on the [Total Wellbeing Portal](#) when you start enrollment. She's available 24/7, she works on all devices and se habla español!

This year, we're making enrollment easier and more personalized than ever before with our new [Total Wellbeing Portal](#). We know signing up for benefits can be confusing, and *Ask Emma* is here to help!

*Ask Emma* is your personalized virtual assistant that helps you get the most from your benefits. Don't over-insure; don't under-insure; don't miss out on a single benefit you need.

### ? Which health plan will save me the most money?

*Ask Emma's* calculator can help estimate your total costs for the year on each plan. She's proven to have saved employees money in out-of-pocket costs.

### ? I have specific benefit questions.

*Ask Emma's* videos and FAQs simplify complicated insurance terms and use straightforward examples to help you understand your options.

### ? I need help from start to finish!

Walk through a five-minute educational interview and share your health needs. *Ask Emma* will run the numbers, make a recommendation and explain how each plan will cover you.

### ? I need more than just health coverage.

*Ask Emma* has interviews, calculators, videos and FAQs available for a number of benefits!

## Questions?

If you have any questions on your benefits or need help enrolling, please call the [Benefits Center](#) at [\[redacted\]](#) or start a chat on the [Total Wellbeing Portal](#).

Assistance is now available in Spanish as well as more than 28 additional languages.