Sample Letter from Employer to Employee, Items noted in red require employer decisions

For the 2021 Plan Year, based on your eligibility, [insert ORGANIZATION NAME here] will be offering you a choice of benefits.

2021 open enrollment begins, [insert date, CANNOT BEGIN BEFORE SEPTEMBER, 28, 2020] and ends [insert date, MUST BE AT LEAST TWO WEEKS AND CAN NOT END LATER THAN OCTOBER 30, 2020]. This is your annual opportunity to:

* Select your benefits based on your eligibility
* Change your dependent coverage, or
* Decline coverage
* [IF YOUR ORGANIZATION IS OFFERING VOLUNTARY BENEFITS] Elect Voluntary Benefits such as Flexible Spending Account, Critical Illness, and Hospital Indemnity.

Your Open Enrollment will be completed online at [www.AscendtoWholeness.org](http://www.AscendtoWholeness.org) . Your enrollment MUST be **completed no later than [insert date (from above]. Failure to enroll within the specified dates will result in no coverage in 2021.**

[INSERT if your organization uses an enrollment system other than bswift enter those directions here and edit above as needed]

**[Enclosed and/or Available on the Ascend to Wholeness website]** are the following documents you will want to be familiar with for open enrollment.

* **Plan Guide** – Provides an overview of the benefits and programs for the healthcare plans.
* **Plan Comparison Summary** - Provides a comparison summarizing the Plan’s healthcare benefits, with emphasis on member/employer financial responsibilities.
* **Exchange Notice** – Affordable Care Act (ACA) required notice about the healthcare insurance exchanges.
* **Summary of Benefits and Coverages** – ACA required summary of healthcare benefits of your plans.
* **[include or delete depending on if your organization is offering voluntary] Voluntary Products Guide** – Provides a summary of the voluntary products available.

2021 Plan Year Monthly Contributions

Your contribution (pre-tax payroll deduction) rates are listed below:

[insert your organization’s contribution rates below]

**Coverage Tier Accelerate Plan Access Plan**

 Employee Only $0.00 $0.00

 Employee + Spouse $0.00 $0.00

 Employee + 1 Child $0.00 $0.00

 Employee + Children $0.00 $0.00

 Family $0.00 $0.00

If you have any questions, please email us at [insert email address here] or call [insert phone#].

Sincerely,