



October 2014

Dear HealthFlex Participant:

HealthFlex 2015 Annual Election is almost here:

- Starts **Wednesday, November 5, 2014**
- Ends **Thursday, November 20, 2014**

Unfortunately, you will not be able to make elections online this year.

To make changes to your HealthFlex benefits, please contact your plan sponsor or the General Board of Pension and Health Benefits' Health Team.

Elections and changes made during this period will be effective **January 1 through December 31, 2015.**

If you do not contact your plan sponsor or the Health Team to change any elections:

- Your benefits will default to those that appear on your 2015 Annual Election Confirmation (Annual Election 2015 Benefit Summary)—your elections from last year or to your plan sponsor's default plan choice, if your prior election is no longer available.

Annual Election is your *only* opportunity to make elections for 2015 health benefits¹, including the following opportunities:

- **Learn about benefits**—review Summaries of Benefits and Coverage (SBCs) to see if your applicable coverage has changed in the **Reference Center**.
- **Select plan coverage**—if your plan sponsor offers more than one HealthFlex health/dental plan².
- **Add or remove dependents** from your HealthFlex plan.

To view/print a copy of your 2015 Annual Election Confirmation (Annual Election 2015 Benefit Summary):

1. Go to **www.gbophb.org**.
2. Click on "**HealthFlex/WebMD**."
3. Enter your WebMD **username** and **password**.
4. Click on "**HealthFlex Plan Benefits**."
5. Under the "Benefits" tab, click on "Annual Election 2015 Benefit Summary."

If you do not make any changes to your benefits during the Annual Election period, they will remain as you see on this Confirmation Statement.

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¹ If you experience a "change of status" life event during 2015 (such as marriage, divorce, birth or adoption of a child, death in the family or loss of a spouse's health coverage), you may make changes to your HealthFlex coverage outside of the Annual Election period. Contact your plan sponsor.

² Not all HealthFlex plan sponsors choose to offer a dental plan through HealthFlex.

If you have any questions, please call the General Board of Pension and Health Benefits' Health Team at **1-800-851-2201**. Representatives are available Monday through Friday, from 8:00 a.m. to 6:00 p.m., Central time.

Sincerely,

General Board of Pension and Health Benefits