



Medical Open Enrollment Period

You can elect to change your *medical benefit coverage* anytime in the month of December. The exception to this is if there is a significant change in you or your family's status. Significant changes may be a marriage, the birth of a child, an adoption, etc. If you experience a significant change, you must submit a request to change your benefits, within thirty days of the change. You must call the Cardinal Benefits department to add a new child.

The child is not automatically enrolled in the program.

During the month of December, you can also initiate or make changes to your Medical Flexible Spending Account. You can also initiate an FSA at the time you are hired.

You can make changes to your 401k plan, Life/Disability Insurances, etc. anytime during the year.

