



CGI BENEFITS Browser

Special Open Enrollment edition Partners in your health, shared investment in your future

The CGI Benefits Browser

Issue 18 | October 2019

2020 OPEN ENROLLMENT IMPORTANT FACTS

CGI's 2020 U.S. Benefits Open Enrollment period begins
Monday, November 4, 2019 and runs through
Friday, November 15, 2019 11:59 p.m. PT.



The Open Enrollment period is your opportunity to enroll in the following plans for 2020, unless you have a qualifying event during the year:

- ✓ Health insurance
- ✓ Dental insurance
- ✓ Vision insurance
- ✓ Health and Dependent Care Flexible Spending Accounts (FSA)

Enrollment in a Health Savings Account (HSA), supplemental life insurance, long-term disability, accidental death and dismemberment, commuter benefits, Share Purchase Plan (SPP) and 401(k) plan elections can be made *at any time during the year*. Changes to supplemental life insurance and long-term disability insurance are subject to Evidence of Insurability (EOI) requirements.

What happens if you do not enroll during the Open Enrollment period? If you do not go into the tool to make selections for 2020, your current 2019 health, dental and/or vision plan(s) will automatically roll over

into the 2020 plan year. **Flexible Spending Account (FSA) elections do not rollover.** To have an FSA in 2020, you must make new elections in the open enrollment tool by Friday, November 15, 2019 at 11:59 p.m. PT.

What can you do to make the most informed choices during Open Enrollment? We encourage you to consider your physical, financial and emotional objectives for 2020 and to take that into account when making your new elections. In addition, following these simple steps can help you make the best selections that fit your and your family's needs:

- ✓ **Log into the 2020 U.S. Benefits' site** | Review the insurance coverage available, as well as the member rates associated with each plan.
- ✓ **Learn more at an Open Enrollment webinar** | Attend a 2020 U.S. Benefits Open Enrollment webinar (see schedule below) or view the posted recording after the webinar. Certain locations will also have in-person enrollment meetings led by your local Human Resource team. Your spouse or domestic partner is welcome to attend a webinar.

Date	Time	Webinar link
October 30	3:00 p.m. – 4:30 p.m. ET	https://www.icastpro.ca/cgi191030 Password cgi103001
November 5	12:00 p.m. – 1:30 p.m. ET	https://www.icastpro.ca/cgi191105 Password cgi110501
November 7	11:30 a.m. – 1:00 p.m. ET	https://www.icastpro.ca/cgi191107 Password cgi110701

- ✓ **Choose the right plan with ALEX®!** ALEX® is an easy-to-use online digital support tool that will help you get the right amount of coverage for your needs. Even if you're happy with your current plan, ALEX® can help double check that you're not paying too much for insurance. Choose the right plan with [ALEX®](#).
- ✓ **Consult with your family on the plan options available** | Encourage your family to play a role in selecting your plan for 2020 to maximize coverage at the lowest cost to your family.
- ✓ **Make informed enrollment elections** | Read and understand the enrollment materials, including visiting ALEX®, **click the Open Enrollment election tool link on the [U.S. Benefits' website](#)** (Username | CGIUS Password | usbenefits2020) **homepage or ALEX® to make your selections. If you want to change your health, dental, vision or FSA elections for 2020 you must make elections on the Open Enrollment tool.**
- ✓ **Update your beneficiaries** | Review and update your beneficiary designations for life insurance and 401(k).
- ✓ **Update your address** | Update your mailing address in the [HR Service Center](#) to ensure you receive your W-2 and other important documentation.
- ✓ **Download digital applications** | Download the mobile applications for your benefits; these helpful tools can eliminate the need to carry a physical insurance ID card.
- ✓ **Register for telehealth** | Register to experience the modern digital doctor house call.
- ✓ **Review your benefits confirmation statement** | After enrolling, please review your benefits confirmation statement received via email to verify your elections. Save and/or print the benefits confirmation to keep for your records.

Even if you do not plan on making any changes for 2020, we strongly encourage you to take the steps outlined above to make sure you are making the best decisions for yourself. Since CGI has adopted ALEX®, hundreds of members have found they were not enrolled in the plan with the most cost effective, premiums and claims for their situations. Take the opportunity to [review your selections with ALEX®](#) and maybe save some money!

REALITY BITS AND BYTES

1. Reality bit – Ensure your life insurance benefits go to the right person

Ken Member has built a remarkable 15-year career at CGI. As a young professional, he designated a life insurance beneficiary and never thought to update it along the way.

At the start of his career, he was single and named his mother Jean, as his beneficiary. Later, he married his high-school sweetheart Jill. The problem is; as of today, by law the proceeds of his life insurance would be paid to his mother Jean instead of Jill, who would need the money to raise their son.

Don't let such a tragedy happen to you – update your beneficiary designations today and keep them current throughout your life events.

2. Reality byte – The case of the missing W-2

Anna Member has lived in the same apartment since she started working at CGI over 10 years ago. Last year Anna was promoted to Director of Consulting Services and she decided to reward herself by buying a deluxe condominium conveniently located near her CGI office, saving her time on her commute.

Completely focused on her work and clients, Anna always waits until the last minute to file her annual tax returns. The first thing she needs is her W-2 but unfortunately, this year she never received the form. Following HR protocol, Anna opened a case through the HR Service Center, only to find the form was sent to her address on file – her old apartment. With her busy work schedule, she had not updated her address since moving and her forwarding mail service with the post office had ended.

The new tenant in her old apartment neither forwarded nor returned her mail. Instead, they opened it, stole Anna's personal information, used it to open a credit card in her name and paid for a \$10,000 vacation in Fiji – Anna's dream vacation.

Protect your privacy and don't let someone steal your dream; Keep your address updated!

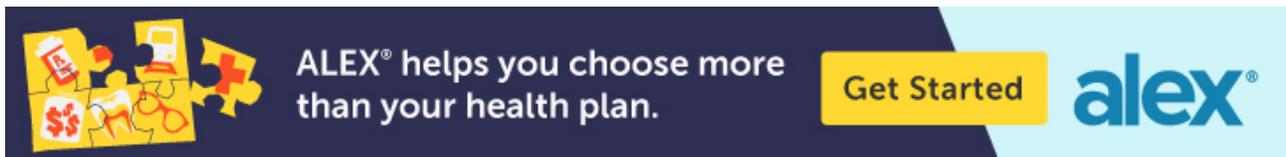
DIGITAL DOWNLOAD: MEET ALEX®, YOUR PERSONALIZED BENEFITS COUNSELOR!

ALEX® is an interactive decision-support tool that acts as an informative, virtual benefits counselor to help you learn more about the benefits offered to you in a personalized way. Click to access [ALEX®](#).

Why should you use ALEX®?

- ✓ Speaks in plain English – no insurance jargon
- ✓ Interactive and engaging experience
- ✓ Personalized and customized sessions
- ✓ It feels like you're having a real conversation with a benefits expert
- ✓ It can be accessed anytime, anywhere there's an internet connection
- ✓ It's anonymous! You are *not* enrolling in benefits – just discovering the options

We are excited for you to learn more through [ALEX®](#).



ALEX® helps you choose more than your health plan. [Get Started](#) alex®

BENEFIT HACK: WHAT'S NEW FOR 2020

The benefits of taking care of your health just got better for 2020. As partners in your health, CGI understands the cost of healthcare to you, which is why we make every effort to make it affordable by:

- ✓ **Limiting the Health Insurance Premium increase to 2%** | CGI is assuming a greater percentage of health care costs in order to limit members' premium increase to 2%. In addition, there will be no increase in pricing for dental, vision and disability coverage – and no reduction in benefits.
- ✓ **Increasing coverage for preventive care** | CGI will be one of the first employers in the nation to roll out the new preventive care drug list, which will allow the plan to pay for asthma, hypertension, diabetes, depression and cholesterol management drugs at 100% without regard to the deductible.
- ✓ **Increasing wellness incentives to \$400** | CGI increased your opportunity to earn your HSA for completing simple wellness activities throughout the year from \$175 to \$400. In 2020, you will have an opportunity to earn an additional \$225 of company contributions to your HSA. Click [here](#) for more details.

WHAT'S TRENDING?

1. It's flu season! Remember to get your flu shot

One of the most effective ways to prevent the flu is to get vaccinated every year. Flu outbreaks typically occur during the fall through early spring (October – April), with a peak in January or February. Most healthy adults are contagious one day before symptoms develop and for five to seven days after symptoms appear.

Did you know...

- ✓ Flu viruses spread mainly by droplets when a person infected with the flu coughs, sneezes, or talks and those droplets land in the mouth or nose of people around them.
- ✓ Flu viruses also spread when people touch surfaces with the virus on it and then touch their mouth, eyes and/or nose.

For more information, visit the [Oxygen Portal](#).

2. Health Savings Account (HSA) – Don't go over your limit!

Remember, the IRS considers contributions from both the employer and the employee when determining the annual maximum amount. If you wish to maximize your HSA account funding, make sure you exclude the \$500 per member and \$1,000 per family that CGI contributes to your HSA account. You should also consider any money your spouse or your spouse's employer is putting into their HSA or the amount of any wellness incentives offered by CGI or your spouse's employer because the maximum is defined for the entire household as defined by the IRS, and counts all sources of contribution. If you participate in CGI's wellness program, you are eligible for up to an additional \$175 contribution in 2019 and up to \$400 in 2020. Please plan your managed contributions accordingly.

For example, in 2020 when you enroll in one of CGI's health plans with "member only" coverage, CGI will contribute up to \$500 to your HSA account – so you will need to fund your HSA with only \$3,050 of your own money to reach the \$3,550 annual max (\$3,050 + \$500 = \$3,550). Further, if you participate in any or all of CGI's wellness incentives throughout the year, you can receive up to an additional \$400 of CGI contributions. You would need to reduce your own payroll deductions accordingly to avoid the penalties for exceeding the IRS maximum.

3. Breast Cancer Awareness month | Don't forget your yearly mammogram

Did you know the best defense against breast cancer is finding it early – when it is most treatable? Yearly [mammograms](#) can help save lives because they often show breast changes that may be cancer – even

before physical symptoms develop. By following the American Cancer Society's breast cancer screening guidelines you, and/or important women in your life, can find breast cancer early.

The American Cancer Society's current breast cancer screening guidelines are:

- ✓ Yearly mammograms should begin at age 40 and continue for as long as a woman is in good health.
- ✓ A clinical breast exam should be part of a periodic health exam – about every three years for women in their 20s and 30s and every year for women age 40 and older.
- ✓ Women should know how their breasts normally look and feel and report any changes to a health care provider right away. Breast self-examination (BSE) is an option for women starting in their 20s.

For a free email reminder to schedule your yearly mammogram, call 1-800-227-2345.

4. Ready to butt out? Free smoking cessation programs are here for you!

Make the most of your fall and put smoking behind you. CGI offers you a number of free programs and resources that can help you quit.

Visit one of the following programs to start your path to good health and avoid the \$50 tobacco user surcharge.

- ✓ [Cigna program](#)
- ✓ [Blue Cross Blue Shield of Alabama program](#)
- ✓ [American Lung Association](#)

Quick Links

[Open an HR case](#)

[U.S. Benefits Website](#)

- Username | CGIUS
- Password | usbenefits2020

Cigna

[MyCigna.com](#)

Cigna telehealth services information | [MDLIVE](#) | [Amwell](#)

ALEX® ([Website](#))

T. Rowe Price ([Website](#))

Delta Dental ([Website](#))

Oxygen ([Website](#))

CGI U.S. Benefits Team