

MEMORANDUM

TO: All Employees
FROM: Curt Cragthorpe, Human Resources Director
DATE: *(Insert Today's Date Here)*
SUBJECT: Insurance Open Enrollment

Starting this fall, we will have an open enrollment period from October 1 to October 31 each year. During this month, all employees can make changes to the following insurance plans.

1. Term Life Insurance
2. Health Insurance for Employee and Family
3. Dental Insurance Coverage
4. Long Term Disability Insurance
5. Extended Care Insurance

Information regarding the various insurance options will be sent to every employee in September. We will have a general information meeting for all employees during the last week of September where each plan will be reviewed and questions can be answered by representatives from each insurance company.

All changes will become effective January 1 of the following year and will remain in force for the following 12 months.

We hope this new open enrollment month will help all of our employees review their current insurance plans and enroll in plans that meet their individual needs.

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