



IT'S TIME FOR OPEN ENROLLMENT!

OPEN ENROLLMENT IS OCTOBER 1 – OCTOBER 31, 2024

Open Enrollment is your annual opportunity to make changes to your benefits. Open Enrollment begins on October 1st and runs through October 31st. The benefits you choose during Open Enrollment will become effective on January 1, 2025.

PASSIVE OPEN ENROLLMENT

This year's Open Enrollment will be **PASSIVE**. Passive enrollment means your current coverage will remain in place and roll-over into the new plan year, unless you want to make changes to your elections and/or covered dependents.

MAKING CHANGES DURING THE PLAN YEAR

QUALIFYING LIFE EVENTS

Unless you experience a Qualifying Life Event (QLE), you cannot make changes to your benefits until the next Open Enrollment period.

You must notify the Personnel Office within 30 days of experiencing a Qualifying Life Event.

WHAT DO I NEED TO DO?

If you do not wish to make any changes, you do not need to take any action and your current coverage will automatically transition over to next year.

You will need to complete an enrollment form if you are enrolling for the first time or want to make any changes for 2025, such as:

- Removing or adding dependents (spouse, children) to your coverage
- Changing plans from the plan you have now
- Enrolling in benefits for the first time

If you need to make a change, please complete an enrollment form and submit to the Personnel Office by October 31, 2024.

NEXT STEPS

- Review the Employee Benefits Guide via the BenePortal website at www.camdenhealthbenefitshub.com
- If you have questions about your benefits or the Open Enrollment period, please contact the Personnel Office at **856.757.7414**.