

# Open Enrollment



2023 Open Enrollment will take place from Monday, October 31st – Friday, November 11th, 5pm CST.

- **OPTIONAL Open Enrollment:** Only employees wishing to make changes to current benefit elections and/or dependents need to complete open enrollment in Workday. We encourage all employees to review benefit options carefully.
- New LTD Buy-Up and one-time opportunity to elect Voluntary Life Insurance with increased guaranteed issue coverage and enhanced voluntary life choices.
- 2022 Medical, Dental, Vision and Pretax Savings Accounts (Health Savings Account, Health and Dependent Care Flexible Spending Accounts) will carry over for all of 2023 if open enrollment is **not** completed by November 11<sup>th</sup>.

## Logging in From Home Computer:

Log on to: <https://wd5.myworkday.com/polaris/login.flex>

(or you may log in to [www.polarisbenefits.com](http://www.polarisbenefits.com) and click the Workday Manual Login link). In either case, you will need your Workday Username and Password to access the Workday site.



If you have a pending benefit task in Workday (mid-year change, new hire enrollment, etc.), you will not be able to complete Open Enrollment until that task is submitted.

## Logging in From Work Computer:

From the Polaris HUB, scroll down to Quick Links and click on Workday. Click on the Single Sign On Link (for those with Polaris Network accounts) or the Manual Login Link (use your Workday Username and Password).



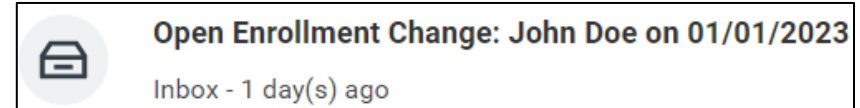
If you do not know your password, use the “Forgot Password?” link on the Workday log in page.

## An Open Enrollment task will appear in your Workday inbox on October 31<sup>st</sup>:

1. Go to Inbox in top right corner of screen



2. Select the Open Enrollment Task



3. Select the **Let's Get Started** button

## Information Update

1. Select **Yes** or **No** for your tobacco status

Question	Have you used tobacco in any form in the past 12 months?
Answer *	<input type="radio"/> Yes
	<input checked="" type="radio"/> No

2. Select **Continue**
3. Select **Continue** again

# Open Enrollment

## Enrolling in Coverage

Each insurance coverage option is listed in a separate box

The screenshot shows a grid of insurance options under the heading "Health Care and Accounts". Options include Medical, Dental, Vision, Health Savings Account, Health Flexible Spending Account, and Dependent Care (Day Care) Flexible Spending Account. Under the "Insurance" section, there are options for Health (ACA/MSA), Voluntary Employee Life, Voluntary Spouse Life, Voluntary Child Life, and Core LTD.

4. Select **Enroll** or **Manage** of the box to enroll into, or adjust your benefit elections

The screenshot shows a box with a shield icon, the text "Medical Waived", and a blue "Enroll" button at the bottom.

5. To enroll click on **Select** or **Waive** if you would like to remove

*Selection	Benefit Plan
<input checked="" type="radio"/> Select <input type="radio"/> Waive	BCBS HDHP High Deductible Salaried Plan
<input type="radio"/> Select <input checked="" type="radio"/> Waive	BCBS PPO CoPay Salaried Plan



If you select Save for Later your elections are not submitted. You must select Review and Sign to complete enrollment. After submitted, you can make plan changes through benefits icon until Open Enrollment closes on November 11<sup>th</sup>.



6. Select the **Confirm and Continue** button
7. Select coverage level for plan

The screenshot shows a dropdown menu labeled "Coverage" with a red asterisk and a search icon.

- Search
- Employee Only
  - Employee + Child(ren)
  - Employee + Tobacco User Spouse
  - Employee + Tobacco Free Spouse
  - Family + Tobacco User Spouse
  - Family + Tobacco Free Spouse

8. The cost associated with the insurance plan will appear

The screenshot shows the "Coverage" dropdown with "Family + Tobacco Free Spouse" selected. Below it, the text reads "Plan cost per paycheck \$134.94".

9. Select **Add New Dependent** if you would like to add a new dependent
10. Select the dependents you would like to add to your coverage

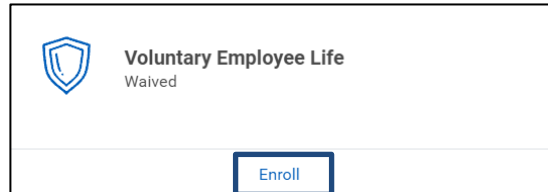
Select	Dependent
<input checked="" type="checkbox"/>	Jane Doe

11. Select **Save**  
You will complete these steps for each benefit coverage option.

# Open Enrollment

## Voluntary Employee Life Insurance

1. Select **Enroll** or **Manage** Voluntary Employee Life Insurance box to enroll or adjust your benefit elections



2. To enroll click on **Select** or **Waive** if you would like to remove
3. Select the **Confirm and Continue** button
4. Select the coverage amount.

If enrolled, you may elect up to \$20,000 of additional coverage up to guarantee issue maximum without EOI\*. Increases above these amounts will require EOI.

If not previously enrolled, you may elect up to \$20,000 in guaranteed issue without EOI. If you elect coverage above guarantee issue you will be prompted to complete EOI process.

\*For guaranteed issue (no evidence of insurability is required to receive insurance), employees can select up to 3x their salary (rounded up to the nearest \$10,000 increment) OR \$650,000, whichever is lower.

Calculated Coverage	\$20,000.00
Coverage	* <input type="text" value="x \$20,000"/>
Plan cost per paycheck	\$0.92

5. Select **Save**

**You may elect life insurance for your dependents when you choose coverage for yourself. Follow same election process with these important notes.**

Voluntary Spouse: Spouse coverage cannot be greater than 50% of the employee basic and voluntary life coverage combined. Cost is based on employee's age.

If enrolled, you may increase coverage for your spouse up to the guaranteed issue maximum without EOI. The spouse guarantee issue is up to \$30,000. Coverage for spouses is available up to \$350,000.

If not previously enrolled, EOI would be required for spouse coverage benefits.

You can cover your legal spouse. If both employee and spouse work for Polaris neither can enroll in voluntary spouse life insurance. A person cannot be both insured under the plan and a dependent at the same time.



Voluntary Child: Employees must be enrolled in Employee Voluntary Life Insurance to be eligible for child insurance. Legal dependent children and stepchildren up to age 26 are eligible. Child life amounts are \$10,000 or \$20,000. No evidence of insurability is required for child life insurance, all insurance is guaranteed issue. If both employee and spouse work for Polaris, only one can enroll in voluntary dependent life insurance. If both parent and child work for Polaris, the child should elect employee coverage. A person cannot be both insured under the plan and a dependent at the same time.

# Open Enrollment





**Important:** A recent change requires spouse insurance to be selected in increments of \$10,000, and child insurance to be either \$10,000 or \$20,000 – employees were previously eligible to select insurance in lower increments.

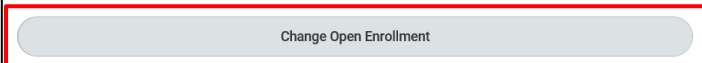
- If no changes to life insurance are made during Open Enrollment, the previous rates can be retained and grandfathered in.
- If life insurance is adjusted during the Open Enrollment period, employees are required to adjust child and spouse plans into currently valid increments.
- Example: An employee is currently enrolled in child life insurance of \$5,000 and spousal life insurance of \$25,000 – the employee could adjust insurance to \$10,000 for child, and \$30,000 for spousal insurance.
- Example: An employee is currently enrolled in child life insurance of \$5,000 and spousal life insurance of \$25,000 – the employee is NOT able to adjust insurance to \$10,000 for child and keep \$25,000 for spousal insurance. The employee could adjust insurance to \$10,000 for child, and \$30,000 for spousal insurance.

Any life insurance elections that exceed the guaranteed issue amount will be reduced to the guaranteed issue amount until evidence of insurability is submitted and approved by the insurance provider.

## Finalizing Open Enrollment

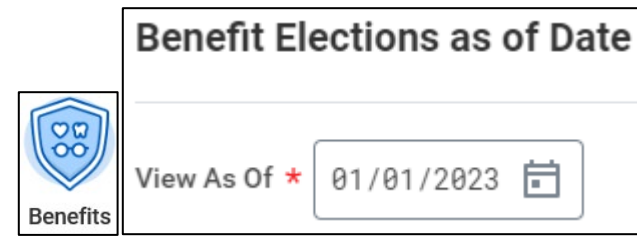
- Select  at the bottom of the screen
- You will be presented with a summary of your selections, if your enrollment preferences are up to date, select 

You can make changes to Open Enrollment until 5pm Central Standard Time on **Friday, November 11<sup>th</sup>** by clicking on **Benefits** and selecting **Change Open Enrollment**.



**After Open Enrollment closes, you may confirm your 2023 benefits elections at any time:**

- Click on **Benefits** and select **Benefit Election as of Date**.
- Select 1/1/2023 as your date.



**Contact a Total Rewards team member with 2023 Open Enrollment questions at:**

AskHR Phone: 1-866-355-0075 (Toll Free)

Email: [AskHR@Polaris.com](mailto:AskHR@Polaris.com)

After open enrollment you will not be able to make changes before January 1, 2024, unless you experience a qualified life event (i.e., birth, marriage, age 26 etc.). Be sure to take this into consideration when determining whether to complete open enrollment or let your 2022 elections carry over into 2023. This is especially important with the health and dependent care (daycare) flexible spending accounts because of the use-it-or-lose-it rules.