

# Open Enrollment is here!

Don't miss out on choosing your own health insurance & participating in your employer's HRA health benefit!

## What is Open Enrollment?

Open enrollment is the annual period when individuals like you can enroll in a health insurance plan for the following year. Nationally, it runs from November 1st - January 15th though December 15th is the enrollment deadline for plans that start January 1st.\*

**For coverage beginning on January 1<sup>st</sup>, the deadline to enroll is December 15<sup>th</sup> nationally!\***

## Why is Open Enrollment important?

In order to participate in your employer's HRA, you must have a qualified health insurance plan. If you miss the Open Enrollment period, you will need to experience a Qualifying Life Event (such as marriage, divorce, childbirth, loss of health insurance coverage, etc.) to apply for coverage in the subsequent year.

## What happens if you miss Open Enrollment?

Employees who do not enroll in a plan during the Open Enrollment period will not have access to insurance for the following year unless they experience a Qualifying Life Event. Consequently, they will not be eligible for reimbursement from the employer's HRA.

### Services Take Command Provides:

- ✓ **Our Platform** allows you to shop for available plans in your geography, personalized for your information and HRA allowance.
- ✓ Schedule a call with an **Enrollment Specialist**. Our experts can help guide you to a plan that best fits your needs.
- ✓ **Easy Enroll plans** offer easy, fast enrollment! We submit the application, set up your recurring claim and can support you with the Carrier if needed.

*\*NOTE: Open Enrollment dates in some states may vary.*