



EMPLOYEE MEMO - PLEASE READ!

Community Home Care is pleased to announce that the **2024 VIRTUAL OPEN ENROLLMENT** will begin **Monday March 18th**.

We are excited to have **GEM ENROLLMENTS** professional Benefit Counselors meet with each employee individually to review the suite of benefits we are offering. GEM will offer our employees and their families the most comprehensive Benefit Enrollment services and Supplemental Voluntary Insurance available.

Due to ACA Compliance regulations, **ALL** eligible employees are required to speak with a **Benefit Counselor** to either elect *or* decline coverage. The GEM team will be speaking with each employee at their assigned time slot.

Please [choose an appointment time](#)

OR

[Log-in to Employee Navigator](#) to complete your enrollment.

The following Benefits will be offered:

Full Time – Medical, Dental, Vision & Colonial Life Supplemental

Part Time (18+ hours a week worked) Colonial Life Voluntary

NOTE: all employees who currently have or would like to add dependents to their policies must bring DOB and SS #'s for each!

Dear Employee,

Open Enrollment is now underway! We are pleased to announce that our 4 health insurance plans through PHCS (powered by SBMA) will still be offered with slight changes to the plans. New plans will be starting as of April 1, 2024. Attached is a copy of these plans as well as the other ancillary benefits we are offering.

We're excited to continue with our wide range of additional benefits through Colonial Life via GEM Enrollments including, Dental, Accident, Cancer, Critical Illness, Disability, Life & Hospital confinement indemnity insurance. Also available is Prescription Discount Program, Doctegrity (Telemedicine & Teletherapy), Dogtegrity (Unlimited access to a team of licensed Veterinarians via phone or video call!) among other employee perks. Please note that there is an additional cost for these Ancillary benefits. GEM Enrollments will review these with you during your consultation.

The **deadline to enroll with company benefits will be on 03/29/2024**. We have designated **the week of March 18th** as the dates for the **VIRTUAL Open Enrollment**. Please take the time to review your benefits options and make any necessary changes during the open enrollment period.



*Health benefits are available to Full Time employees working **30+ hours per week** for the last 12 weeks (January 1st -March 31st) Keep in mind that once enrolled, you must maintain your fulltime status to remain eligible for health benefits. For Part time benefits, employees must work an average of 18-29 hours per week.*

The company will continue to use GEM Enrollments to counsel employees on their benefits and complete enrollments.

Please reach out to GEM Enrollments to schedule a consultation for your benefits and to enroll: 845-236-7655.

Employees can schedule a time to speak with a Benefit Counselor by scanning the QR Code:

DOCUMENTS:

[Community – GEM Benefit Book 2024](#)

[SBMA Guía de beneficios 2024](#)

[Navegador de empleados en Espanol](#)



Enrollment Information

All benefit eligible employees (*even those waiving/declining coverage*) must speak with a **GEM Enrollments benefits counselor OR go online** and COMPLETE their benefits enrollment on the Employee Navigator benefits system. Prior year elections may not carry over. The GEM Enrollments' professional & licensed enrollments team can be reached at (845) 2-ENROLL - dial 0 to speak with a Benefits Counselor. They will guide, educate and assist you with your elections, and submit all info to the carriers and payroll so that you have an efficient and professional enrollment.

For the online option, go to the Employee Navigator website <https://www.employee navigator.com/benefits/Account/Login> to register, elect and/or waive coverage.

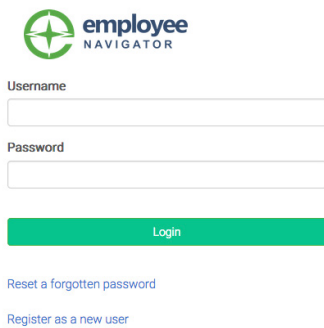
To register

- Click [Register as a new user](#)
- Write in your First & Last name
- The last 4 of your SSN
- Your Birth Date
- Your Company Identifier is: **EliteHC**

BENEFIT ELIGIBLE EMPLOYEES SHOULD ENROLL 30 DAYS PRIOR TO YOUR ELIGIBILITY/EFFECTIVE DATE

Log In

Go to www.employee navigator.com and click **Login**



employee NAVIGATOR

Username

Password

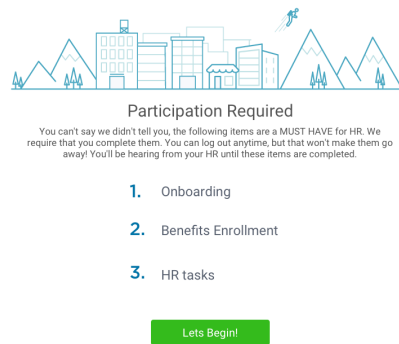
Login

[Reset a forgotten password](#)

[Register as a new user](#)

Welcome!

After you login click **Let's Begin** to complete your required tasks.



Participation Required

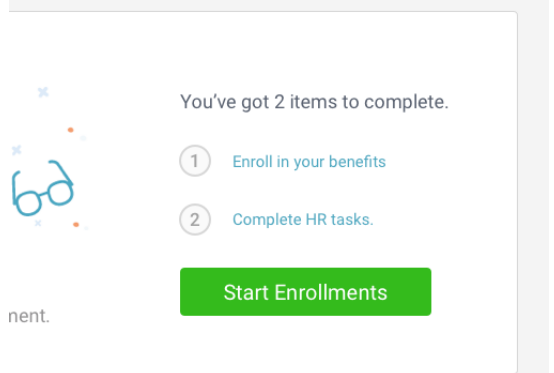
You can't say we didn't tell you, the following items are a MUST HAVE for HR. We require that you complete them. You can log out anytime, but that won't make them go away! You'll be hearing from your HR until these items are completed.

1. Onboarding
2. Benefits Enrollment
3. HR tasks

Let's Begin!

Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving benefit elections.



You've got 2 items to complete.

- 1 Enroll in your benefits
- 2 Complete HR tasks.

Start Enrollments

PLEASE NOTE: ENROLLMENTS ARE NOT SUBMITTED UNTIL YOU'VE REACHED "ENROLLMENT COMPLETE" PAGE

If you have questions or need assistance enrolling, please contact GEM ENROLLMENTS at (845) 2-ENROLL or via email info@GEMenroll.com.

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact HR.