HELPFUL HINTS FOR OPEN ENROLLMENT

- You MUST elect a Medical Plan or the Medical Opt Out if you wish to waive Niagara medical. Find all options on the main page with all the Benefit cards. If you miss this step, you'll get an error on the last enrollment page!
- When you elect a Medical Plan, you must also enroll family members. Do not forget to choose which family members to cover. Double check your medical enrollment before you submit!
- FSAs and HSAs must be re-elected. Don't forget to set aside money in your HSA or FSA to save pre-tax dollars toward medical, dental, vision and prescription drug expenses!
- If you enroll in the Cigna HSA Medical plan, you will be required to click into the Health Savings Account (HSA) benefit card for the option to enroll into an HSA account. You can elect an annual contribution or you can elect $0.00.
- Team Members enrolling in a Critical Illness plan are required to answer the Critical Illness Qualifier question. Find the question on the Critical Illness Qualifier benefit card.
- The Unum Accident Plan provides coverage for some medical services in the event of an accident. Check out this plan if you're looking for extra coverage.
- Protect your family! Review and update your Life Insurance Beneficiaries. Basic Life, AD&D and Supplemental Employee Life plans all require beneficiaries before you can submit your enrollment.
- Don't forget your Furry Family! Pet Discount plans are available.
- Review your need for Legal Shield & Identity Theft.
- Help us save paper! Let us know how you want to receive important benefit communications with the Electronic Document Consent.
- Choose I ACCEPT to agree to Niagara's Term & Conditions and SUBMIT your elections. Remember to print your Confirmation Statement!

Complete Open Enrollment by November 19! Elections go into effect January 1, 2026.