

YOUR BENEFITS GUIDE



**2019 Open
Enrollment**

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IMPORTANT HIGHLIGHTS FOR 2019



This Benefits Guide contains a summary (not complete details) of the primary benefit programs offered by Bay Logistics. During Open Enrollment you can modify and/or finalize your benefits for the 2019 plan year in BeneTrac, Bay Logistics' online benefits enrollment platform. Our goal is to consolidate Open Enrollment through one fast, easy process.

Renewal Rate Changes

For 2019 employees enrolled in Voluntary Short Term Disability will have a 5% reduction in cost and employees between the age of 18-39 will notice an increase in cost for Voluntary Life/AD&D.

How to Enroll/Login

Open Enrollment begins **November 1, 2018**. If you have not done so already please register at www.paychexflex.com. If you just newly registered you must contact the Benefits Department to gain access to Benefits Administration. Once access is granted you will click on the **Benefits Administration** tab to view and select your benefits. Please note that this will **NOT** be visible from a smart phone or tablet, only a computer. If you need assistance with registration please call 888-246-7500, option 1, then option 2. All other questions can be directed to the Benefits Department.

Open Enrollment choices must be made by **November 14, 2018**.

If you do not make any changes to your current medical, dental, vision, life and disability plans during Open Enrollment, your 2018 elections will carry over to the 2019 plan year. **NO ACTION IS REQUIRED!**