

Welcome to the U.S. Patriot Tactical 2020-2021 Annual Enrollment!

Your personal benefits enrollment packet includes confidential information about you and your current benefits. You will need the information contained in this packet to make changes to your benefits. You may enroll or make changes from **10/15/2020 – 10/31/2020**. Changes made during annual enrollment will be effective on **12/1/2020**. **If you do not make any changes during this enrollment period, your prior year elections will carry over to the new plan year.**

#### **What's New for 2020-2021 ?**

- Dental: Now administered by Delta Dental
- Vision: New benefit administered by Mutual of Omaha
- Life and AD&D: Now administered by Mutual of Omaha. Offering an expanded voluntary life plan. All employees and dependents can enroll up to the guaranteed issue maximum amount without answering health questions.

#### **How to enroll:**

1. **Enroll online** at [www.Benefitfirst.com](http://www.Benefitfirst.com)
  - Log in using your existing login information or click *Forgot Password?*;
  - At the homepage review your benefit materials and choose **Enroll Now**;
  - Select the **Elect or Decline benefits for Annual Enrollment** option;
  - When you get to the last enrollment screen you will be asked to review your elections and certify them by re-entering your password;
  - The final step is to click **Submit** to complete your transaction. **That's it...the entire process can take as little as 4 minutes to complete.**
2. **Mobile App** using the enhanced mobile experience for Apple and Android users. Our enhanced mobile experience provides you with the ability to download the Benefitfirst native app to your Apple and Android devices. You can confidently navigate through your benefits within the mobile app.

**If you don't have online access or for benefit related questions, please contact Human Resources at [hr@uspglobal.com](mailto:hr@uspglobal.com).** If you have technical questions, please call **888.682.4886** to speak with a Benefitfirst Representative. The Benefitfirst Helpline is available Monday – Friday, 8:30 a.m. to 5:00 p.m. EST.

Medical Summaries of Benefits and Coverage (SBCs) are posted on your Benefitfirst homepage.

All Section 125/Cafeteria Plan pretax elections will remain in effect and cannot be revoked or changed during the plan year, unless the revocation and new election are on account of and consistent with a change in status as defined in Section 125 of the IRS Code or a Special Enrollment under HIPAA regulations. **Employees are responsible for reporting a change in status, and any changes to your elections must be done within 60 days for the loss/gain of Medicaid or State Children's Health Program or 30 days for all other events.**