

# Auglaize County Open Enrollment

November 30th – December 4th



*This year NWGS counselors will be made available to assist you with your selections if you wish to enroll, cancel or make changes to your benefits– locations and times will be posted.*

***\*\* IT WILL STILL BE MANDATORY TO SEE A COUNSELOR TO SIGN UP FOR YOUR 2016 FLEXIBLE SPENDING ACCOUNT***

**Flexible Spending Accounts** – Contribute pre-tax dollars to a reimbursement account, lowering your taxable income which will increase your spendable income. The money can be used to pay out-of-pocket medical expenses.

**Dental Insurance** – Voluntary Dental Insurance will still be available through Superior Dental.

**VSP Vision** - For a complete list of providers visit [www.vsp.com/choice](http://www.vsp.com/choice). VSP has some additional benefits including Primary Eye care Program – covers pink eye and other urgent eye care needs.

**Disability Insurance** – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

**Accident Insurance** – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles, and copayments that can result from a fracture, dislocation or other covered accidental injury by paying directly to you on top of health insurance.

**Cancer Insurance** – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening test. *In the U.S., men have a one-in-two lifetime risk of developing cancer, and for women the risk is one in three.*

**Hospital Confinement Insurance** – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.

**Life Insurance** – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members. *A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.*

**Critical Illness Insurance** – Critical Illness is a lump sum amount that pays directly to you to cover out-of-pocket expense for Critical Illnesses. Covered Illnesses include Heart Attack, Stroke, Major Organ Transplant, Cancer, End Stage Renal Failure.

NWGS will be attending the Health Fair on October 21<sup>st</sup>.

NWGS will have counselors available during the Health Fair so that employees may meet with them to assist in their 2016 elections at that time as well.

## Northwest Group Services

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