



THIS IS WHAT YOU NEED TO KNOW ABOUT YOUR 2016 BENEFITS.

Annual Enrollment for 2016 Benefits: October 26 – November 6, 2015.

Annual Enrollment is almost here! This year, our newly redesigned member website, **Cigna.com/WesternUnion**, will make it easier to make informed health care-related decisions. Use it to:

- Check your enrollment eligibility;
- Learn about plan details including medical, dental and prescription drug coverage;
- Learn about the tax advantages of a Health Savings Account (HSA); and
- Easily compare costs of medical plans with our new Cost Comparison Tool.

Remember, you must actively enroll for all your health benefit choices in 2016. If you do not enroll, you will not have coverage.

Keep in mind:

- You must provide your dependents' Social Security numbers when you enroll.
- WU HSA contributions for those enrolling in the Choice Fund w/ HSA:
 - » \$500/Individual
 - » \$1,000/Family

Coming soon!

Cigna.com/WesternUnion

Watch your work email and home mail for more information.

A Checklist to Help You Make Informed Choices

- **Think about your health history** and your needs in the upcoming year. Do you go to the doctor a lot? Are you planning to have a baby or surgery? This can help you determine the coverage you should choose. (Log in to your **myCigna.com** account to review your health care cost history.)
- **Determine if a Health Savings Account (HSA) or Flexible Spending Accounts (FSA) are right for you** and if you qualify. These accounts let you use tax-free money to help pay for medical expenses, dependent care, and dental and vision expenses.
- **Go to myCigna.com** to:
 - » Estimate the cost of medical and dental care and/or procedures
 - » Estimate the cost of your prescription medications
 - » Estimate your potential HSA and FSA tax savings
- Remember, the 2016 Wellness Credits you and your covered spouse/domestic partner can earn – and how you receive them – are based on your medical plan choice:
 - » **Choice Fund w/HSA** - \$400 for you, \$200 for your spouse/partner. Received in a lump sum in your HSA, January 2016.
 - » **Open Access PPO** - \$200 for you, \$100 for your spouse/partner. Receive a pro-rata payment in your paycheck throughout the year.

For more information about your benefit options, visit [The Wire](#).