

Open Enrollment is Here! Secure Your Benefits Today



Dear Members,

It's that time of year again. Open enrollment is officially underway. Don't miss your chance to optimize your family's health coverage.

What is Open Enrollment? Open Enrollment is the annual period when you can make changes to your health insurance and other benefit plans. This includes:

- **Medical Insurance:** Choose a plan that best fits your needs and budget.
- **Dental Insurance:** Protect your oral health with comprehensive dental coverage.
- **Vision Insurance:** Maintain clear vision with affordable eye exams and eyewear.
- **Life Insurance:** Secure your family's financial future.
- **Supplemental Insurance:** Options that fit you and your family's needs. Note: These plans are new for the 2025 year. Take advantage of income protection through accident, critical illness, or accident and hospital indemnity insurance.

Important Dates:

- **Open Enrollment Start Date:** November 18, 2024
- **Open Enrollment End Date:** January 15, 2025
- **New Plan Effective Date:** February 1, 2025

Don't Miss a chance to ask us questions at our broker enrollment meeting

- **Wednesday, January 8th** from 3 p.m. - 5 p.m.

How to Enroll: If you are not making any changes to your plan elections this year, there is no enrollment paperwork to complete for the insurance carriers. If you are enrolling for the first time or need to amend your plan, please complete your open enrollment forms provided from Bay Area Builders Exchange.

Need Help? We're here to assist you! If you have a question or need assistance, please contact:

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Thank you for taking the time to review your options and choose the plan that is right for you and your family.

Best regards,

**The Bay Area Builders Exchange
& Your Venbrook Broker team**



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