



## MEMORANDUM

TO: All Eligible Regular Status Employees

FROM: Navajo Nation Employee Benefits Program

DATE: September 21, 2015

SUBJECT: **2015 OPEN ENROLLMENT – October 1, 2015, through November 30, 2015**

The annual Open Enrollment period begins October and will continue through the month of November for dependent health and life insurance election. Please take this opportunity to add eligible dependents to your health insurance coverage that you may not have added within 31 days from the date they initially became eligible.

If coverage is elected and approved for added dependents during the Open Enrollment period, the dependents will be covered under the Navajo Nation Employee Benefit Plan and Metropolitan Life effective January 1, 2016.

Employees adding dependents age 19 through age 25 will be required to complete and sign an HMA Change Form. All necessary proof of eligibility documents must be reviewed to allow enrollment such as birth certificate, Social Security number, Census number, legal certified adoption or guardianship court documents, marriage license or notarized affirmation of common law form, for purposes of coverage under the Plan. If dependent coverage is elected, applicable dependent coverage premium will be accessed. If the employee currently has dependent coverage, there will be no change to the employee's dependent premium.

It is the employee's responsibility to furnish proof acceptable to the Plan. Failure to submit satisfactory proof within specified time limits will result in a loss of eligibility, coverage, and benefits.

Our staff is available if you have any questions. We will be available in all agencies throughout the months of October and November at centralized sites; a schedule will be available soon. Benefit orientation will also be available at all locations; we welcome you, staff and eligible dependents to attend. We welcome you to visit our website as well at [www.isd.benefits.navajo-nsn.gov](http://www.isd.benefits.navajo-nsn.gov). Thank you.

xc: DISTRIBUTION

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