



## Where To Start?

- From your computer : Log on to [www.nemoursbenefits.com](http://www.nemoursbenefits.com)
- From your smartphone or tablet: Log on to [www.nemoursbenefits.bswift.com](http://www.nemoursbenefits.bswift.com)
- From anywhere: Contact the Benefits Center at 1-855-373-6012 or [nemoursbenefits@bswift.com](mailto:nemoursbenefits@bswift.com)

## What To Do Next?

- Learn about your benefits  
 Go to [www.nemoursbenefits.com](http://www.nemoursbenefits.com) to access all your benefits and plan information in one place including:  
 Cost of plans • Covered services • Claims forms • Vendor websites, such as: Aetna (Medical), Express Scripts (Rx), Delta Dental (Dental), VSP (Vision) and more • Your library of plan documents - summary plan descriptions - evidence of insurability forms • [2023 Benefit Guide](#) • SAVI Plan (Catilize Health)
- Review and (if necessary) update your Dependents and Beneficiaries.
  - If adding dependents, you'll need to submit documentation for dependent verification by December 31st, 2022.
- Enroll in your benefits - as early as Wednesday, October 19th, but NO LATER than Wednesday, November 9th.
- Enroll in the HSA and/or any Flexible Spending Accounts (FSA): FSA, Limited Purpose FSA, or Dependent Care FSA.
- Elect PTO Buyback if eligible by November 9th.
- Confirm your benefits selections by reviewing your confirmation statement.



## Miss the Enrollment Deadline Or If You Do Nothing?

- If you don't enroll during the enrollment period, you will not be able to change your benefit elections until the next annual enrollment - unless you have a qualifying life event.  
*Note: FSAs do NOT allow automatic re-enrollment. If you do not re-enroll in an FSA during Annual Enrollment, you will not contribute any money to an FSA account during the year. HSAs and the SAVI plan also require re-enrollment each year.*

Benefits eligibility, plan options, help enrolling or logging on to the site.	Benefits Center	1-855-373-6012 8 a.m. - 8 p.m. EASTERN, Monday – Friday <a href="mailto:nemoursbenefits@bswift.com">nemoursbenefits@bswift.com</a>
	Benefits Portal	<a href="http://www.nemoursbenefits.com">www.nemoursbenefits.com</a> <a href="http://www.nemoursbenefits.bswift.com">www.nemoursbenefits.bswift.com</a> You can chat live from any phone, tablet or desktop browser by clicking ' <a href="#">Chat Live</a> ' on the top, right-hand corner of the benefits home page.