



IT'S TIME TO ENROLL!

OCTOBER 26 – NOVEMBER 13, 2020

Zachry Group supports the wellness of our employees by offering comprehensive benefits — and when it comes to getting the most out of them, knowledge is power. This is your opportunity to review your benefit options for 2021 so you can ensure you have the right coverage, take advantage of ways to save money and make the best choices for you and your family.



WHAT RESOURCES ARE AVAILABLE TO HELP ME LEARN MORE ABOUT MY BENEFITS?

- **Check out your enhanced benefits guide**
Visit benefits.zhi.com to view your 2021 benefits guide. It's more than an overview of your options — it's full of tips, tricks and resources to help you make the most of your benefits. Look for the *Did You Know*, *Toolbox* and *Save Me Money* sections.
- **Visit flimp.me/ZACHRY2021AE**
Find important enrollment information, all in one place.



WHAT'S NEW FOR 2021?

In 2021, you and Zachry Group will still share in the costs of benefits. You will still have the same medical plan options to choose from, the same BCBS provider network and access to a Health Savings Account and life and disability coverage for life's unexpected events. However, healthcare costs continue to increase, so you will see an increase to your premiums, the Choice medical plan deductible and out-of-pocket maximums and updates to the prescription program. Additional details are available in your benefits guide.

**GET STARTED TODAY!****MAKE SURE YOU'RE IN THE LOOP**

- Text **ZACHRY2021** to **99000** to get enrollment reminders via text. *ZACHRY2021SP para Español.*
- Sign up to get important information by email: benefits.zhi.com > **Profile** > **Personal Preferences**.
- Make sure you've registered your account at benefits.zhi.com, then download the **MyChoice mobile app** to access your benefits from anywhere.

CHOOSE YOUR BENEFITS

Think about you and your family's healthcare needs. Are you planning a medical procedure next year? Does your child need braces? These are just some of the questions to ask yourself as you review the options for 2021.

Make sure you have selected your 2021 benefits by Friday, November 13.

If you miss the enrollment deadline, we have you covered. Your current benefits (except HSA elections) will roll over to next year if you don't make any changes.

WE'RE HERE TO HELP!

Reach out to the Zachry Benefits team at benefitsdept@zachrygroup.com or **800.929.0481**, Monday – Friday, 8:00 a.m. to 5:00 p.m. Central Time.