ANNUAL
ENROLLMENT

Trip planner

Don't go through open enrollment without a plan. Here's a map for a direct route that also give you time to make a few essential side trips along the way.

Fidelity INVESTMENTS

1

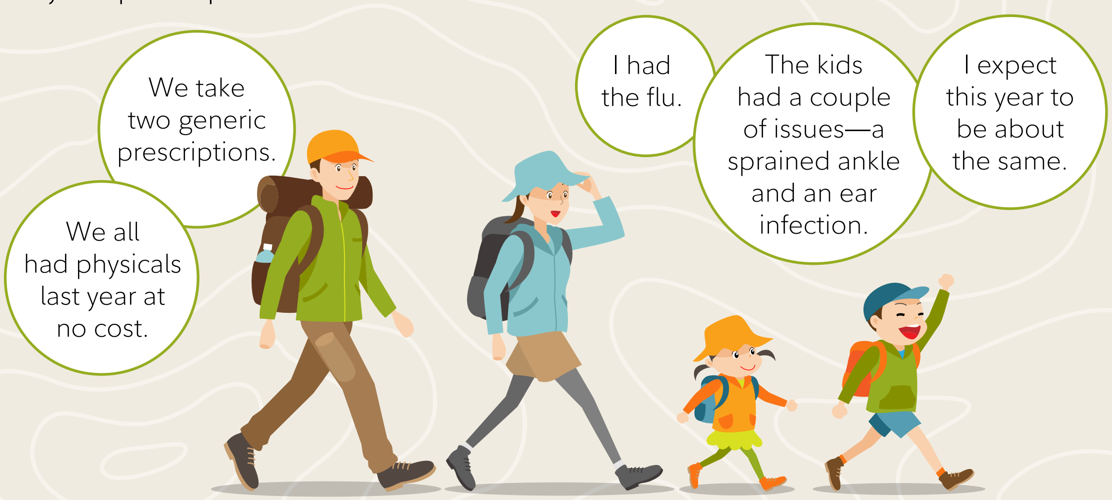
Your health plan

Does the health plan you chose last year still work for your family? If you have a choice of plans, take a few minutes to consider your options. Start by thinking about:

- How much you pay toward the premium.
- The annual deductible.
- Co-pays for office visits and prescriptions.
- Your employer's contribution to a Health Savings Account (HSA), if applicable.
- Whether your doctor and hospital are in the plan's network.

YOUR HEALTH CARE NEEDS

In addition to comparing the plans themselves, it's important to consider how much health care you actually use. Think about last year as a baseline, including your doctor visits, prescriptions, and diagnostic testing like x-rays and lab work. Think about whether you expect your needs to be similar next year. Then compare what your out-of-pocket costs would be under each of your plan options.



SIDE TRIP

Retirement savings

While you're thinking about payroll deductions, take a moment to consider your retirement savings. To be financially ready to retire by age 67, aim to save 10 times (10x) your salary. Along the way, keep these savings benchmarks in mind for your milestone birthdays[1]:

1x at 30

3x at 40

6x at 50

8x at 60

To meet these goals, Fidelity suggests saving at least 15% of your annual salary, including employer contributions. You don't have to get there overnight. Start by saving enough to get any company match your employer offers and then increase your savings by at least 1% annually until you reach your goal.

2

Health Savings Account, Flexible Spending Account

If available, consider if these tax-advantaged accounts are right for you to help cover out-of-pocket expenses now and in the future.

- **Health Savings Account (HSA):** If you participate in an HSA-eligible health plan, you have access to a powerful tool that can help you pay for qualified medical expenses today and long into the future. An HSA is designed to help you pay for current medical expenses, and, because you keep any balance you don't use from year to year, it also can help you save for health care costs in retirement. Contributions, investment gains, and withdrawals for qualified medical expenses all are tax-free.* If you change jobs, you can keep your HSA and continue to contribute as long as you enroll in another HSA-eligible health plan.

CONTRIBUTION LIMIT	2019
Individual	$3,500
Family	$7,000
55+ catch-up	$1,000

- **Flexible Spending Account (FSA):** There are three types of FSAs to consider, all of which allow you to set aside money before taxes. A **dependent care FSA** helps pay for expenses such as day care or summer camp for qualifying child(ren); a **medical FSA** can be used for qualified medical expenses; and a **limited-purpose FSA** can be used for eligible vision, dental, and preventive care expenses in conjunction with an HSA. Keep in mind that contributions to an FSA may not roll over each year and will not move with you if you change jobs.[2]

CONTRIBUTION LIMIT	2018
Dependent care	$5,000
Medical/limited purpose	$2,650

Look for updated limits in late 2018

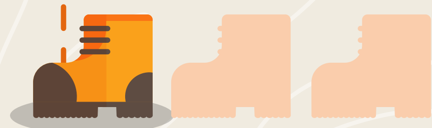
SIDE TRIP

Spend or save?

Remember, HSAs and FSAs have different rules:

HSA: Consider contributing at least enough to cover medical expenses you expect to incur next year. Contribute the maximum if you can, because you don't have to spend everything you contribute this year. You can save and invest it so it can grow tax-free* until you need it for qualified medical expenses in the future.

FSA: Don't contribute more than you expect to spend next year on qualified expenses, because in most cases you lose any money you don't spend. In addition, this is a good time to submit this year's bills for reimbursement before the year-end crunch.

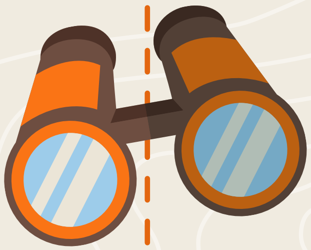


1 in 3

HSA account holders don't know they keep the unused money in their HSA from year to year.[3]

3

Dental and vision



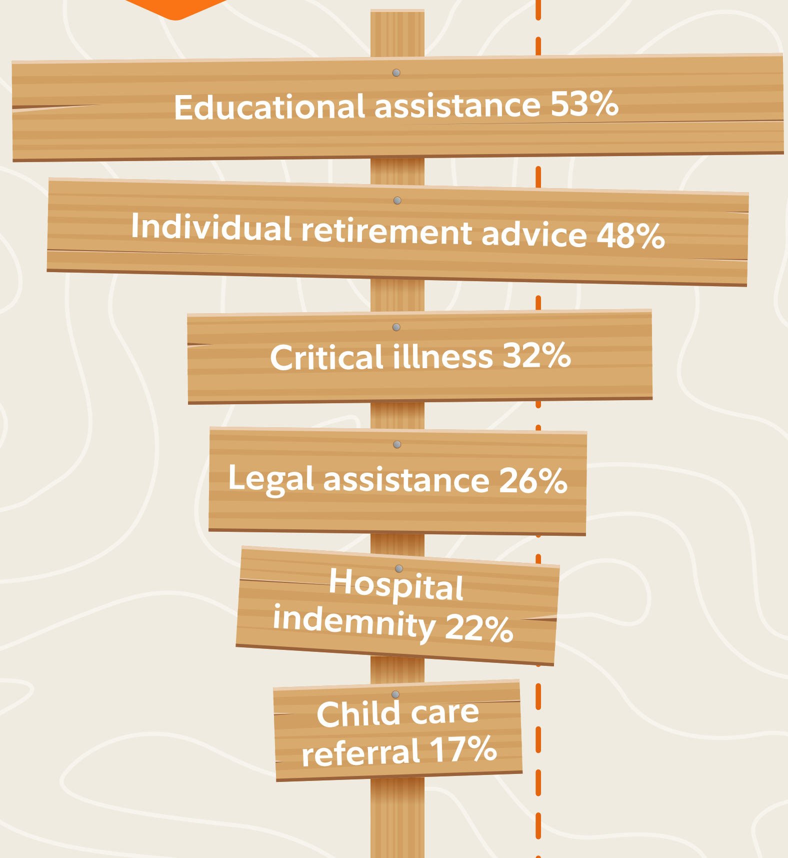
Even if your health plan covers emergency dental work or annual vision exams, your employer may offer and subsidize additional coverage that can help you manage expenses. These plans include coverage for routine dental cleanings, basic eyeglasses or contacts, and more. Adding dental and vision coverage may decrease your out-of-pocket spending for these services.

SIDE TRIP

Know all your options

Are you worried about covering the cost of a medical emergency, education, or potential legal bills? Could you use referrals for child or elder care, or advice on how to invest for retirement? Your employer may offer benefits to help in these areas and many others. It's important to consider which of these additional offerings can help you where you need it most.

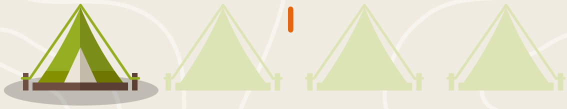
The percentage of employers offering these benefits in 2017[4]:



4 Disability insurance

What would happen if you got sick or hurt and couldn't work? That's where disability insurance comes in. There are two kinds to consider:

- **Short-term** provides partial income replacement for brief periods of illness or injury, like a surgery or extended medical treatment.
- **Long-term** provides partial income replacement in the unfortunate event that you are no longer able to work due to illness or injury after an initial period, typically 90 days.



1 in 4

20-year-olds will become disabled for a period of time before they retire.[5]

SIDE TRIP

Financial wellness

Getting and keeping your finances on track will go a long way to help you protect yourself and your loved ones, no matter what you run into along the way. Consider these tips to help improve your overall financial wellness—now and in the future.

DEBT: Most people have some debt, whether it's student loans, credit cards, car loans, or a mortgage. To help manage it:

- Pay **more than the minimum** payment required each month if you can.
- Pay off **high-interest-rate** credit cards first.
- Work to **stop accumulating** additional debt.

EMERGENCY SAVINGS: Work to build enough savings to cover 3–6 months of essential expenses. Try to fund this regularly, as you would a monthly bill.

BUDGET: To help maintain a budget for daily living, review our 50/15/5 rule of thumb:

- Aim to **spend no more than 50%** of take-home pay on essential expenses.
- Work toward **saving a total of 15%** for retirement, including any contribution your employer may make.
- **Set aside 5%** of monthly pay for unexpected expenses.

5 Life insurance

Life insurance serves the primary purpose of allowing your beneficiaries to pay their bills and manage their finances after you're gone. If you do not have individuals who are dependent on you then you may not need life insurance. If you do, consider:

- Funeral expenses.
- Paying off outstanding debt (mortgages, credit cards, student loans, car loans).
- Current and future education expenses for children.
- Replacing your income for whatever time period necessary.
- Unpaid taxes.

38%

of active 401(k) participants don't have a beneficiary on file[6]

SIDE TRIP

Beneficiaries

Another way to protect your loved ones? Make sure you have accurate and up-to-date beneficiaries for your retirement savings plan, HSA, and life insurance. Not listing beneficiaries could prevent them from accessing your benefits and make a difficult time even harder for your loved ones.

Take all of this into consideration, and you can head home confident you've made the best choices for your family.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

* With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. The triple tax advantages are only applicable if the money is used to pay for qualified medical expenses.

[1] Fidelity has developed a series of salary multipliers in order to provide participants with one measure of how their current retirement savings might be compared to potential income needs in retirement. The salary multiplier suggested is based solely on your current age. In developing the series of salary multipliers corresponding to age, Fidelity assumed age-based asset allocations consistent with the equity glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a retirement age of 67 and a planning age through 93. The replacement annual income target is defined as 45% of pre-retirement annual income and assumes no pension income. This target is based on Consumer Expenditure Survey 2011 (BLS), Statistics of Income 2011 Tax Stat, IRS 2014 tax brackets and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions to support a 90% confidence level of success.

These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500 Total Return Index, bonds are represented by Ibbotson Associates SBBI U.S. Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates SBBI 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

[2] Although not required, an employer may opt to allow employees to carry over up to $500 per year in their FSA.

[3] December 2016 CARAVAN® Survey of 1,309 respondents enrolled in an HSA-eligible health care plan.

[4] Society for Human Resource Management, 2017 Employee Benefits: Remaining competitive in a challenging talent marketplace.

[5] U.S. Social Security Administration Fact Sheet, Feb. 7, 2013.

[6] Fidelity analysis of 22.6 M active plan participants as of 3/31/2018.

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