



2005 Open Enrollment

Welcome to A&B's 2005 Open Enrollment. This bulletin provides you with important details about Open Enrollment, key dates, and instructions for making your Open Enrollment changes. In addition, the Open Enrollment packet you received with this bulletin includes a benefits guide, medical comparison chart, and a 2005 Enrollment Worksheet. Please read this information carefully and make any benefit changes no later than November 12.

Changing Your Benefit Elections

You can make the following changes during Open Enrollment:

- Add or delete dependents covered under your medical and dental plans
- Switch medical and/or dental plans, or waive coverage
- Change your Employee Life and/or Long-Term Disability coverages
- Enroll in or change your Dependent Life and/or Accidental Death and Dismemberment coverages
- Enroll (or re-enroll) in the Reimbursement Accounts and/or the Transportation Benefit Plan

Note: if you experience a qualified status change during the year and want to make changes to your coverages, please contact your local Human Resources Representative within 30 days of the change. A list of qualifying status changes is available on www.flexab.com to help you determine what status change is considered "qualified."

Open Enrollment Checklist

Review your Open Enrollment materials, which will include a benefits brochure, medical comparison chart, enrollment worksheet, and enrollment instructions.

Decide if you want to make any changes.

- With the exception of the Reimbursement Accounts and/or the Transportation Benefit Plan, you do not need to do anything if you want your current elections to carry over into 2005.
- If you want to make changes to your benefit elections, or if you want to continue participating or enroll in the Reimbursement Accounts or the Transportation Benefit Plan, you must complete your enrollment online at www.flexab.com.
- If you and your family are eligible for coverage under your spouse's employer's plan, you may want to compare his or her benefit options and cost to your options under FlexSolutions.

Important Open Enrollment Dates

- October 25, 2004 → Open Enrollment begins
- November 12, 2004 → Open Enrollment ends; enrollment must be completed
- November 19, 2004 → Confirmation statements mailed

[Turn the page for instructions on how to make your Open Enrollment changes](#)



The ABCs Of Making Changes At Open Enrollment

A Access	<p>Log on to www.flexab.com and click on Benefits Enrollment, then View/Update Your Enrollment.</p> <p>Enter your Social Security number and your Personal Identification Number (PIN). Your PIN is printed on the <i>2005 Enrollment Worksheet</i> that is included in your Open Enrollment packet.</p>
B Browse	<p>View your current elections by clicking on Your Benefits from the left menu, and then View Your Enrollment. You might want to print a copy of this page for quick reference during your enrollment session.</p> <p>Review your dependent information by clicking on View Dependents. Your Human Resources Representative will assist you in making any additions, deletions, or changes.</p>
C Click	<p>Change your benefit elections for 2005 by clicking on Your Benefits, and then Modify Your Enrollment.</p> <p>Change your assigned PIN by selecting Change PIN.</p> <p>Save your changes by clicking on Save Enrollment when you have completed making your elections, otherwise the changes you make will not be processed. Then click on Sign Off from the left menu to end your session.</p>

Quick Tips

1. Make sure that you save your changes when you have completed making your elections by clicking on the button labeled **Save Enrollment**.
2. For security reasons, the system "times out" if you are idle on the site for more than five minutes, or more than two minutes on the login page. If you are timed out, any changes you may have made will not be saved, and you will have to begin again.
3. At the top of each screen you'll find important instructions to help you through your session.
4. Adding or dropping dependents cannot be done through the online enrollment system, but your local Human Resources Representative will help you make these changes.
5. You can print a temporary confirmation sheet after making and saving your changes. After Open Enrollment ends, A&B will send you a personalized confirmation statement. Please review it carefully and notify your local Human Resources Representative immediately if anything looks incorrect.
6. If you have difficulties accessing the website, or questions about your password or web enrollment, contact your designated Web contact, noted below. For Open Enrollment or benefit questions, contact your local Human Resources Representative.

**If you live in Hawaii,
your Web contact is...**

Paulette Haisen
phaisen@abinc.com
808-525-6630

**If you live on the Mainland,
your Web contact is...**

Lilly Lew
llew@matson.com
510-628-4302