



Take Control of Your Future

The annual enrollment period—Oct. 28 through Nov. 8—is an opportunity to review your current coverage and consider any changes for 2020.

The following are some tips to help you have a smooth, hassle-free enrollment experience:

- » **Access** the MySource for HR™ website at mysourceforhr.com by confirming your user ID and password. If you need a reset, you can do so via self-service by clicking the “Forgot User ID or Password?” link. The Benefits Source will not be able to process these changes for you.
- » **Review** your current plans and coverage levels and think about any changes you’ll need for next year. For example, could you save more money by enrolling in a different medical plan? Or does a family change mean that you should re-examine your life insurance coverage amounts?
- » **Consider** increasing the amount you contribute to your Health Savings Account (HSA) in 2020 if you are re-enrolling in an HD PPO health plan. Remember, any HSA dollars you don’t use remain in your account and can be applied to future medical expenses.
- » **Confirm** you have Social Security Numbers (SSNs) for yourself and your covered dependents. You will need to enter any missing SSNs online while making your enrollment elections or you may call the Benefits Source at **1-888-640-3320** and provide the information over the phone.
- » **Enroll** in your 2020 benefits. Look for an enrollment reminder in the mail by Oct. 28. All the information you will need to enroll can be found on the MySource for HR website at mysourceforhr.com. At the start of the enrollment period, you will receive an email with a link to the website.

Please read through this entire newsletter carefully to understand the changes for 2020. **It’s important for you to be informed and to make good choices, because IRS rules prevent NiSource from letting you make changes after the enrollment period ends.**

What Happens If You Don’t Enroll?

If you don’t make any changes to your benefits coverage, your current elections will continue in 2020 (as long as they are available).

However, if you currently participate in a flexible spending account (FSA) or Health Savings Account (HSA), your elections will not carry over. You must elect to enroll in these options each year.



**Enroll for 2020
Benefits Between
Oct. 28 and Nov. 8!**

Enroll Online or by Phone

Starting Oct. 28, you can enroll online through the MySource for HR website at mysourceforhr.com, or by calling the Benefits Source at **1-888-640-3320**. Customer Service Associates are available from 8 a.m. to 6 p.m. Eastern time, Monday through Friday.

Live Well, Save Well!

