




Enrolling in Benefits on Paycom 2023 Annual Enrollment

It's our 2023 Annual Enrollment period! This is your opportunity to add, cancel, or change your current benefit elections. We are partnering with Paycom to enroll you in your benefits for this year. The information below will assist you in ensuring that you have the coverage that you want for 2023.

Please be sure to make your elections as soon as possible, but no later than December 14, 2022.

If you miss this enrollment period, you will not be able to make changes to your benefits until January 1, 2024, unless you have a qualifying event (e.g., loss of insurance coverage, marriage, divorce, child reaches age 26) during the year.

How to Add, Change or Delete Benefits? ** Before you begin, make sure that you have all of your dependent and beneficiary information, including their Name, Social Security Number, and Date of Birth. **

- ┌ Log-in to Paycom on your computer at www.paycom.com or by using the Paycom  App on your tablet or mobile phone. If you have lost your Paycom user name and/or password, please call or email HR@gwequip.com for assistance.
 - ┌ Go to **Benefits** | Click **2023 Benefits Enrollment**.
 - ┌ Review the instructions on the screen and press **Continue Enrollment** to make your selections. Please review each screen carefully during the enrollment process.
 - ┌ Please review your **Personal Information**. If any information is incorrect, please go to the **Information** tab to correct it or contact Human Resources via phone or email to update.
 - ┌ Review all of the **Dependents and Beneficiaries** listed. This information is required for all of your dependents whether they are covered on our insurance plan or not. G&W provides employer-provided life insurance benefits for you, your spouse and your children, up to age 26.
 - Click **Add**
 - Enter your beneficiary information. Be sure to include yourself (select Self under relationship) as a Beneficiary for your spouse and child coverage.
 - Be sure to enter your spouse's information, if married
 - List all dependent children, up to age 26.

PLEASE NOTE: Your current benefits will be listed at the top of each page. You will only need to make elections if you want to change your coverage except for employee-elected HSA, FSA and DDC accounts. These individual elections are required each year.

- ┌ Select the best **Health Insurance** option for your family.
 - You have 3 choices - There are the 2 insurance plan options – **HSA** or **PPO** plan, or you may **decline** coverage and enter the reason for declining.
 - If electing to add your spouse and/or child(ren), you will need to select their name to ensure that they are added to the plan. If a dependent is missing, add their information.
 - If you have questions about which plan to select, please refer to the **2023 Benefits Enrollment Guide** for more specific details or contact HR.
- ┌ Based on your health insurance election, G&W contributes money to use for health-related expenses. You will receive **Health Savings Account (HSA) G&W Contribution** if you sign up for the HSA plan or **Flexible Spending Account (FSA) G&W Contribution** if you sign up for the PPO plan. **No election is required to receive this benefit.**

- **REQUIRED IF YOU WISH TO PARTICIPATE IN 2023** - As an individual, you may elect to have **additional HSA or FSA money** deducted from your check to **add** to the HSA or FSA account balances that G&W gives you. You may elect the following options:
- **HSA Employee** – May add an additional \$2,850 for individual / \$5,750 for family.
 - **FSA Employee** - May add an additional \$2,300 for individual / \$2,050 for family.
 - Be sure to enter the **Annual Amount** that you wish to have payroll deducted – for example, an annual deduction of \$650 will be \$25 per payroll (26 bi-weekly payrolls).
 - If you **waive G&W health insurance**, you may elect to participate in the **FSA** program as an individual up to the IRS maximum of \$3,050.
 - If you don't wish to add additional HSA or FSA money, just mark **Decline**.
- If you wish to elect **Dependent Care Plan**, please enter the annual amount you wish withheld from your check to pay for childcare for children up to age 13, or adult care. The maximum amount is \$5,000. Contact HR if you have specific questions about how this program work.
- If you want **Dental Insurance**, please select the coverage level and your dependents, if applicable. You will either elect to have coverage or decline.
- If you want **Vision Insurance**, please select the coverage level best for your family. There is only one plan with Cigna. You will either elect to have coverage or decline.
- G&W provides **Basic Life Insurance** benefits for our employees, their spouse and child(ren). ***It is 100% employer paid!***
- **Basic Life Insurance - Employee** is provided for each full-time employee in the amount of \$50,000. You must enroll and list a beneficiary, other than you.
 - **Basic Life Insurance - Spouse** is provided for each full-time employee with a spouse in the amount of \$10,000. You must list them as a dependent, enroll your spouse and select yourself as the primary beneficiary.
 - **Basic Life Insurance - Child** is provided for each full-time employee with child(ren) in the amount of \$2,000. You must list your child(ren) as a dependent, enroll them, and select yourself as the primary beneficiary.
- G&W offers **Voluntary Life Insurance** benefits for employees, their spouse and child(ren) who wish to elect additional life insurance. The costs are calculated based on age and the amount of coverage elected and will show in Paycom. You may add or increase your coverage up to the guarantee issue amount without completing an evidence of insurability form for 2023 only. Amounts over the guarantee issue will require additional information. HR will send the forms to you upon request.
- **Voluntary Life Insurance - Employee** may be elected in \$25,000 increments to a maximum of \$150,000. The guarantee issue amount is \$100,000 up to age 65.
 - **Voluntary Life Insurance - Spouse** may be elected at 50% of the employee's coverage up to a maximum of \$75,000. The guarantee issue amount is \$25,000 up to age 65.
 - **Voluntary Life Insurance – Child(ren)** may be elected in \$5,000 increments to a maximum of \$10,000. The guarantee issue amount is \$10,000
 - Dependents and Beneficiaries must be listed in this section if elected.
- Additional Benefits are provided at No Cost to you. These plans include **Short-term Disability, Long-term Disability and Critical Illness Insurance** – No election is required for these plans.
- When you are finished, review your information and then click **Finalize** to submit your elections.
- Once the system ensures that there are no errors, select **Sign and Submit**. You will see a **Congratulations message** on the screen.

If you need assistance or have any questions, please email HR@gwequip.com or call Johanna, Liliana, or Kim in Human Resources in Charlotte for assistance.