

BENEFITS ENROLLMENT INSTRUCTIONS Oct. – Dec. 2015

Please read carefully and enroll within the stated deadlines.



Step 1: Enroll in your 2015 Health Benefits	Step 2: Enroll in your 2016 Health Benefits
<p>http://benefits.williams.com</p>	<p>http://benefits.williams.com</p>
<ul style="list-style-type: none">You have 30 days from your date of hire to make 2015 benefit elections.2015 elections are needed to provide you with coverage through the end of 2015.After you complete your 2015 benefit elections, you will also need to complete your 2016 benefit elections to provide you with benefits that will start in January 1, 2016.	<p>Click on Williams Benefit Center (starting Nov. 9)</p> <ul style="list-style-type: none">Start date before Nov. 9, you can make your 2016 benefit elections during the Annual Enrollment period (Nov. 9 – 20)Start date after Nov. 9, you will have 30 days from your date of hire to make 2016 benefit elections.It may take up to 24 hours to load your annual enrollment information, therefore please try again if you cannot access the website.
<p>2015 Flexible Spending Accounts (FSA):</p> <ul style="list-style-type: none">New employees hired Oct. – Dec. are not eligible to enroll in a Health Care Flexible Spending Account or Dependent Day Care Flexible Spending Account for 2015. You can enroll for 2016 FSA contributions when you elect your 2016 benefits. <p>2015 Health Savings Account (HSA):</p> <ul style="list-style-type: none">Employees who enroll before December 1 in the Advantage PLUS or Advantage plan option may be eligible to open an HSA and receive Williams' full 2015 HSA contribution amount.Employees who enroll in the Advantage PLUS or Advantage plan option after December 1 are not eligible to open an HSA account for 2015; therefore, will not receive an employer HSA contribution for 2015.	<p>2016 Flexible Spending Accounts (FSA):</p> <ul style="list-style-type: none">Employees may be eligible to enroll in a Health Care Flexible Spending Account or Dependent Day Care Flexible Spending Account for 2016 when signing up for 2016 benefits. <p>2016 Health Savings Account (HSA):</p> <ul style="list-style-type: none">Employees who enroll in <u>the Advantage PLUS or Advantage</u> plan options, may receive the Williams' full 2016 contribution amount of \$600 for individual or \$1,200 for family.Employees must open the HSA account by March 31, 2016 to receive a Williams HSA contribution.

If you have questions, contact the Williams Benefit Center at 866-WILL-BEN or 866-945-5236