

Live Well, Save Well!



## It's Time to Enroll in Your 2019 Benefits!

### Annual Enrollment is Oct. 29 Through Nov. 9

This is your once-a-year opportunity to review your 2019 benefits, decide which options best meet your needs, and enroll by the Nov. 9 deadline. It's important for you to take action before the deadline because IRS rules prevent NiSource from letting you make changes after the enrollment period ends.

## If You're Ready to Enroll

If you've already done your research and are ready to enroll, simply log on to the **MySource for HR** website at [www.mysourceforhr.com](http://www.mysourceforhr.com).

## Do You Need to Enroll?

You need to consider your options and decide whether you need to make changes. Here are some important considerations:

- ▶ **Medical prices are continuing to increase.** As a result, you may want to consider a different type of medical plan for 2019. See the MySource for HR website for information about your medical costs for next year.
- ▶ **You must re-enroll in the Flexible Spending Accounts (FSAs) and Health Savings Account (HSA) each year.** If you want to participate in one of these accounts for 2019, **you must make an election** during annual enrollment.
- ▶ **Confirm your covered dependents meet NiSource's eligibility criteria.** Refer to the dependent eligibility rules on the MySource for HR website. It's your responsibility to ensure your dependents meet the eligibility criteria. Also, be sure to enter any missing Social Security Numbers for your dependents. Due to the requirements of the Affordable Care Act (ACA), NiSource must have an accurate Social Security Number for each covered dependent.

### QUESTIONS

If you have questions or need assistance enrolling, call the Benefits Source at **1-888-640-3320** to speak with a Customer Service Associate. During the enrollment period, Customer Service Associates are available from 8:30 a.m. to 6:00 p.m. Eastern time, Monday through Friday.

The information included in this guide has been prepared to summarize some provisions of the plans and is not intended to be a complete summary of the plans. To the greatest extent possible, non-technical language has been used to explain some of the plans' provisions. The official plan texts are the governing documents if questions arise. While NiSource intends to continue the plans described in this document, the company reserves the right to change or discontinue any or all of them at its discretion and without prior notice to any person.



## Your Enrollment Resources

These resources can help you make good decisions regarding your 2019 benefit options:

- ▶ The **Enrollment Reference Newsletter** you previously received has important information about plan changes for 2019. Be sure to have your newsletter available when you enroll. You also can access the newsletter online at [www.mysourceforhr.com](http://www.mysourceforhr.com).
- ▶ The **MySource for HR website** has more information about your NiSource benefits and how they work, plus details about coverage for your dependents.
- ▶ NiSource provides a number of **online tools** through the **MySource for HR** website, including:

— **Find a Doctor** to search for the doctors (including eye doctors), hospitals and dentists under each plan. You can set preferences for your providers (including gender, hospital affiliation, second language and ZIP code) and obtain travel directions to provider locations. **Reminder:** It's a good idea to confirm your providers are considered in-network for your plan every year.

— **Medical Expense Estimator** to help you assess your out-of-pocket costs by taking your likely medical usage into account.

— **Comparison Charts** to compare deductibles, copayments and other features of the plans available to you. You can use the information in the comparison charts to weigh your personal needs and budget to select the right combination of benefits.

- ▶ Soon after the enrollment period ends, you will receive a **Confirmation of Enrollment** in the mail showing your 2019 benefit plan coverages. Please review it carefully to ensure it matches your intended coverage.

### IF YOU DON'T ENROLL

If you don't make any changes to your benefits coverage, your current elections will continue in 2019 (as long as they are available). However, if you currently participate in an FSA or HSA, your elections will not carry over. You must enroll in these options each year.