



Insurance

Gerber offers a variety of insurance options including medical, dental, vision, life, short and long term disability, and critical illness, hospital indemnity, and accident supplemental insurance plans. We also provide the option of flexible spending accounts.

Eligibility: All full-time employees working 30+ hours per week are eligible to participate in our health and welfare plans.

Effective Date: The first of the month following thirty (30) days of employment.

Sign Up Deadline: The deadline to sign up is 45 calendar days from the employee's hire date (first day worked).

Annual Open Enrollment

You may make changes to your enrollment once per year at open enrollment. Open enrollment is held every March and benefit changes are effective April 1st.

Making Changes To Your Benefit Elections

Due to IRS regulations, once you make your elections, you cannot change your elections until we hold our next annual open enrollment or you have a qualifying event or change in family status. The following are examples of qualifying events.

- Birth or adoption of a child
- Marriage, legal separation or divorce
- Employment status change for you or your spouse
- Change in a dependent's benefits eligibility status
- Change of residence location causing a loss of eligibility
- Loss of a dependent

401k

Eligibility: Employees are eligible to participate in the 401(k) plan once they have been employed for 90 consecutive days. Employees must be age 20 to participate.

Enrollment: Employees can enroll in the 401(k) at anytime after they are eligible. There is no open enrollment period for the 401k, this gives the employees the flexibility to start and stop contributions at anytime. To enroll in the 401k, visit www.benefits.ml.com and create a login using your social security number or call Merrill Lynch directly at 800-229-9040.

Questions? A Human Resource associate is a phone call away. Call the Boyd Care Line at 855-471-4372, option 2, 8am to 5pm EST, Monday through Friday.