Hello,

It’s time to make the important benefit decisions you’ve been contemplating over the past few weeks. Here are five tips to consider as you finalize your open enrollment selections:

1. **Do your homework**. Set yourself up for success by making sure you fully understand the basics of managing your healthcare finances, and the financial implication of your benefit selections. Access the [Ameriflex Open Enrollment Center](http://www.myameriflex.com/2018-open-enrollment-resource-center) to expand your knowledge on all things benefits.
2. **Participate**. No matter your current health or financial situation, you will likely incur out-of-pocket medical costs this year. Families with children or adult dependents will likely also pay for some amount of child or dependent care services. Don’t lose out on the chance to stretch your dollars an average of 30% farther by enrolling in a [product name].
3. **Choose the right contribution amount.** Before you decide how much to contribute to your account, consider your financial goals, your spending needs, and any budget constraints. Remember, you can always start small and adjust the following year.
4. **Protect yourself from the growing risk of identity theft**. You will receive a debit card linked to your benefits. As part of your cardholder perks, you can sign up for Mastercard’s complimentary ID Theft Protection program. Learn more about the program [here.](https://myameriflex.crunch.help/participants/sign-up-for-complimentary-id-theft-protectionhttp%3A/www.myameriflex.com/participants/the-ameriflex-difference/identity-theft-protection)
5. **Maximize your account**. Be sure to take advantage of Ameriflex’s powerful account management tools, including their mobile app and online account access. You can manage and track your account anywhere you go, 24/7.

Happy enrolling!