

WELCOME TO OPEN ENROLLMENT

Watch the [instructional video](#)

or

Review the written job aid starting on page 3



OPEN ENROLLMENT (OE)

November 17th - December 1st

Open enrollment will be completed in Workday. Annual enrollment is the one time during the year that you can make changes to your benefits without a life event. Once you submit your selections, you will be able to make changes until the end of open enrollment.

If you do not wish to make changes to your benefits, you will still need to actively enroll in the Pretax Spending Accounts (HSA, FSA, Dependent Care FSA). These plans will not roll over automatically.

OE Guide Index

Updating Information - [Page 19](#)

Starting OE - [Page 3](#)

Healthcare Plans - [Page](#)

Pretax Spending Accounts - [Page 8](#)

Life Insurance & Disability Plans - [Page 9](#)

Completing OE - [Page 14](#)

Making Changes to OE - [Page 16](#)

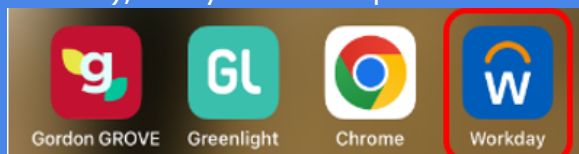
Viewing your 2026 Elections - [Page 16](#)

Evidence of Insurability (EOI) - [Page 18](#)

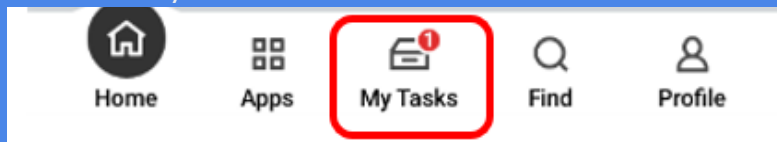
Starting OE

Open your Workday mobile app, and log in with your GFS User ID and password.

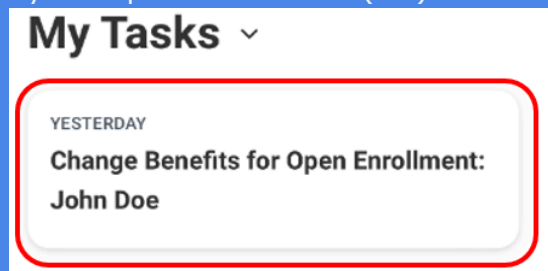
- If you need a password reset, call the Help Desk at 800-968-4369.
- If you don't know your GFS UserID (one letter followed by numbers), call your HR Department or Manager.



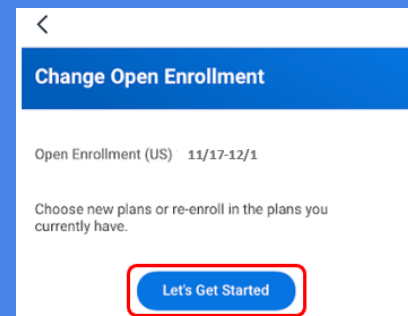
1. Access My Tasks at the bottom



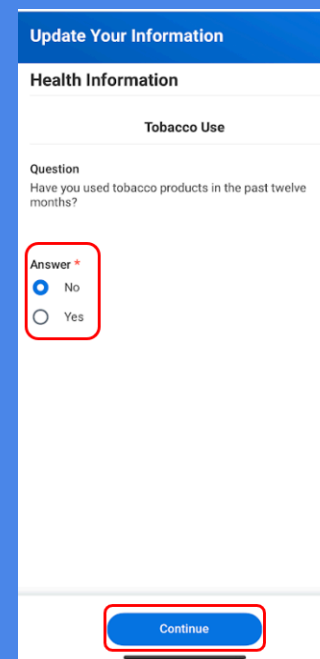
2. Locate your Open Enrollment (OE) event



3. Select Let's Get Started



4. Indicate your tobacco status and Continue. Select Continue again.



5. Review your current benefits. You are about to begin your Open Enrollment event.

IMPORTANT

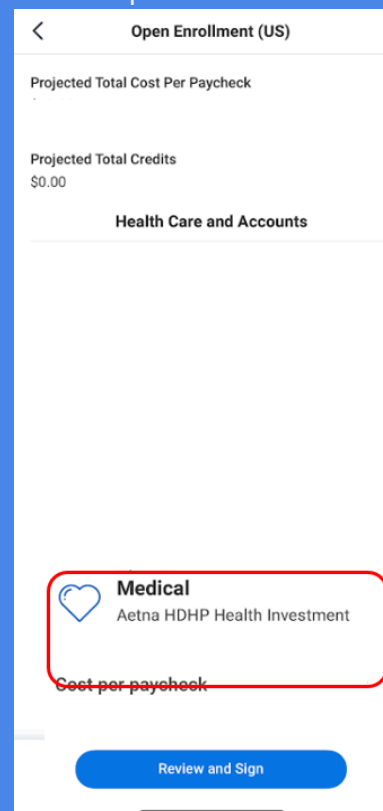
These selections cannot be changed after annual enrollment has ended. Changes after open enrollment can only be made if you have a life event during the year, and then changes must be made within 30 days of the event.

Healthcare Plans

You can begin with any plan, but we will start with the medical plan.

In our example, John Doe is moving from the Health Investment Plan to the Core PPO Plan.

6. Select the medical plan tile



7. If you want to access instructions/resources, on any of the plans, select the drop down menu



8. Select the medical plan you want.

Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee Only.

	Aetna HDHP Health Investment Plan Selected
	Aetna PPO Core Plan Waived

Confirm and Continue

9. Change from Waive to Select.

Select / Waive *

☐ Select

☒ Waive

Status
Waived

10. Select Done.

Aetna PPO Core Plan ^ v **Done**

Aetna PPO Core Plan

Select / Waive *

☒ Select

☐ Waive

Status
Selected

11. Select Confirm and Continue

Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee Only.

	Aetna HDHP Health Investment Plan Waived
	Aetna PPO Core Plan Selected

Confirm and Continue

12. Important - If you switch medical plans, you will need to enroll your family members in the new plan. Select the Edit icon next to their name. Check the box and select Done.

Josh Doe ^ v **Done**

☐ Select

Status
Not Enrolled

Dependent
Josh Doe

Relationship
Child

Date of Birth

13. If you need to add a new family member, select Add New Dependent

Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage *
Employee Only

Plan cost per paycheck
:

Add New Dependent

14. Select Create Dependent. If you'd like for this dependent to be a beneficiary as well, check the box.

☐ Use an Existing Beneficiary or Emergency Contact

☒ **Create Dependent**

15. Click Next

Cancel **Next**

Add My Dependent From Enrollment
John Doe

☐ **Use as Beneficiary**

Instructional Text
Click OK to add dependents.

16. Fill in all the required fields. In our example, John is adding child Josh Doe.

17. Scroll down and enter the Relationship, Date of Birth, Gender, and Tobacco Use.
18. The address and phone number will default to yours, but can be changed.

19. Select Save to save your dependent
20. Make sure it says Enrolled next to your new family member's name
21. If you wish to drop a family member from the plan, uncheck the box next to their name.
22. When you're ready to move on, select Save
23. If you didn't add their social security number, enter it now or the reason why there isn't a SSN.
24. Notice your updated medical plan

25. Follow these steps as you review/update your Dental, Vision, Accident, Hospital Indemnity, Critical Illness, and ID Theft plans.
26. Remember, if you want to add your new dependent to other plans, you'll need to Manage the plan, click Confirm and Continue, select the Edit icon next to their name, and check the box to select. Select Done and then Save.

Important -

If you add a new family member to the medical, dental or vision plans, you must submit documentation to verify they are eligible. The deadline is December 9th. Upload in Workday or email to HRBenefits@gfs.com. Social security cards cannot be used.

Pretax Spending Accounts

Pretax spending accounts do not roll over automatically.

27. If you enroll in the Health Investment Plan, you must enroll in the Health Savings Account (HSA). You are not required to contribute to receive the employer contribution.

28. Select the Edit icon next to the plan.

29. Select the plan and then Done

30. Select Confirm and Continue.

31. Enter a dollar amount or leave as zero.

32. Select Save

Your HSA election can be changed throughout the year. It can be increased, decreased, started and stopped.

If enrolled in any part of Medicare, you are not eligible to contribute to the HSA. Email the Benefits Team.

33. If you enrolled in a PPO plan, you can enroll in the Healthcare Flexible Spending Account (FSA). Select Enroll and follow the same steps.

The amount should represent your out-of-pocket medical, dental, and vision expenses for the upcoming year. Up to 500 dollars of unused funds can roll over. The rest would be forfeited. Please note that for all FSA accounts, once Open Enrollment closes, changes will not be permitted unless you have a life event.

Life Insurance & Disability Plans

If you are eligible for Company-Paid life/AD&D insurance, you will see three plans listed - employee, spouse and child(ren). If you don't see these plans, Skip to step 58.

34. At least one Beneficiary is required.

35. Select the plan tile

Company-Paid Life/AD&D
Unum

Cost per paycheck Included

Coverage 1 X Salary

Manage

Company-Paid Spouse Life/AD&D
Waived

36. You cannot waive this plan. Select Confirm and Continue

Plans Available

Unum US Spec Comp (Employee)
Selected Included

Confirm and Continue

37. Scroll down to the Beneficiaries section.

38. The Primary beneficiary is required, so select the Edit icon if you want to make changes or remove

39. Select Add New

Included

Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

*Primary Beneficiaries 1 Item

Add New

40. Select the Beneficiary field

Details Done

Beneficiary

Percentage
0

Delete

41. Search or Add New

Close Beneficiary

Search

+ Add New Beneficiary or Trust

Existing Beneficiary Persons

Existing Trusts

42. Select Beneficiary or Trust. Fill in your Beneficiary's information. Mandatory fields are marked with a red asterisk. For a beneficiary, only the Relationship, Name, and Address are required. A phone number is recommended.

43. With the required fields completed, select Done to save the contact information

Cancel Done

Home

Address 1 Item

+ Add New

1023 Main St for Jane Doe

44. Review the information you entered.

45. Enter a Percentage.

Details Done

Beneficiary

X Jane Doe

Percentage

100

46. Select Done again to save your new beneficiary designation.

Done

Notice your updated life insurance plan

47. To remove a beneficiary, select their name and the Delete Icon. When ready, Save.

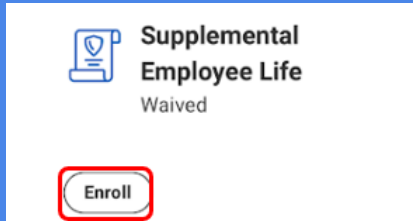
48. If you have a spouse, Enroll/Manage the Company Paid Spouse Life/AD&D plan.

IMPORTANT

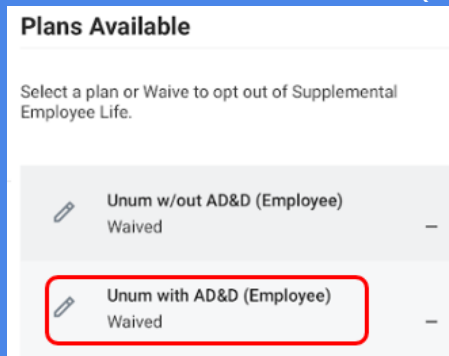
You are automatically the beneficiary for your spousal life insurance. You will check the box next to your Spouse's name, not your name

49. If applicable, follow the same steps for the Company Paid Child Life plan

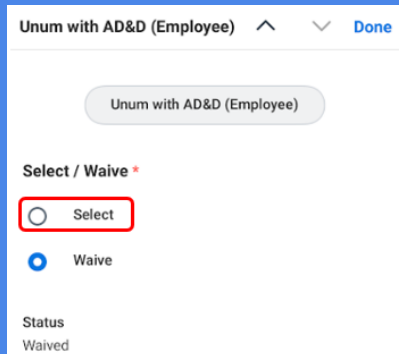
You have the option to enroll or manage the Supplemental Life Insurance plan.



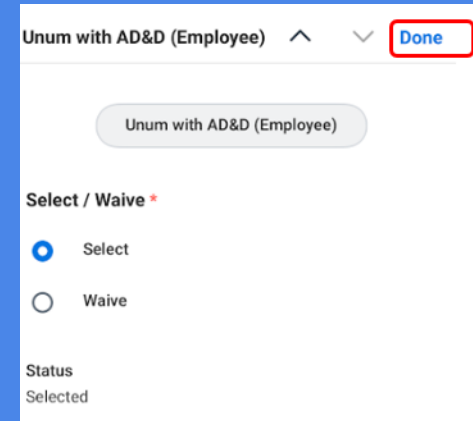
50. Choose if you want life insurance with or without Accidental Death & Dismemberment (AD&D)



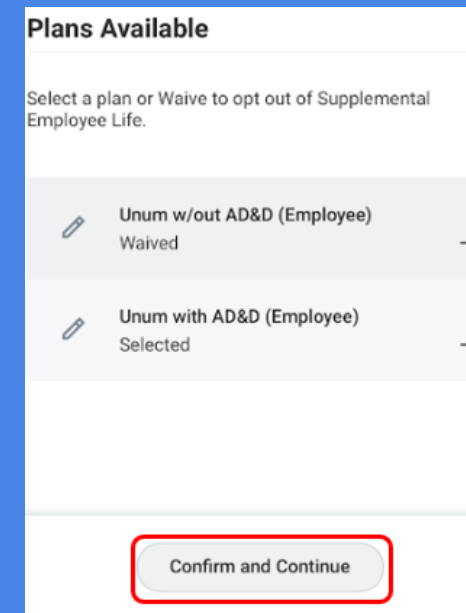
51. Change from Waive to Select



52. Select Done



53. Select Confirm and Continue



54. Select a coverage amount

Supplemental Employee Life - Unum with...

Projected Total Cost Per Paycheck
\$82.12

Projected Total Credits
\$0.00

Insurance Instructions

Coverage

Calculated Coverage
—

Coverage *

Plan cost per paycheck
—

Close Coverage

☐ \$25,000

☐ \$50,000

☐ \$75,000

☒ \$100,000

55. Scroll down to the beneficiary section.

56. Follow the steps from previous.

57. Enter the Percentage amount for the beneficiary.
Select Done.

58. Save.

The Employee Supplemental Life Insurance plan and changes

- You can increase your plan by \$25,000 without EOI (Evidence of Insurability).
- If enrolling for the first time, EOI is required.
- If you increase it by more than \$25,000, that amount will require EOI. Details will be shared later in this guide.

If you have a spouse, enroll or manage the Spouse Supplemental Life plan. You are automatically the beneficiary for this plan as well.

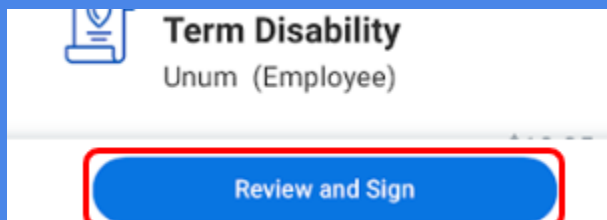
The Spousal Supplemental Life Insurance plan and changes

- You can increase by \$10,000 without EOI, but only if coverage is under \$100,000.
- If enrolling for the first time, EOI is required.
- Any increase beyond \$10,000 or above \$100,000, will require EOI.

59. The final plans are Short and Long Term Disability. Please note if you're enrolling in a disability plan for the first time, coverage will require EOI.

Completing OE

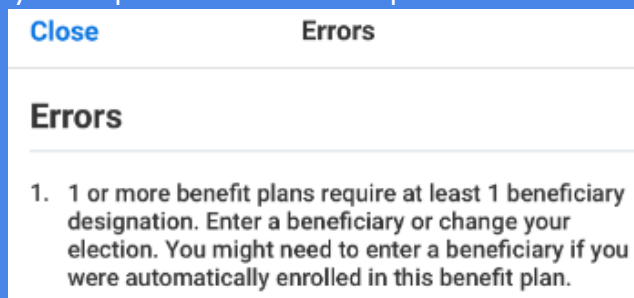
When you're ready to submit your elections, select Review and Sign



If you cannot submit due to errors, it could be a beneficiary is needed or enrollment in the HSA.

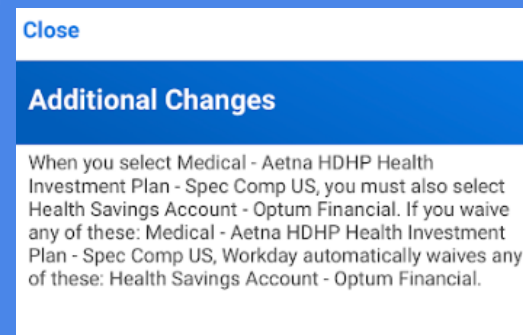
Beneficiary Error

Go back to the enrollment page and Manage the Company-Paid Life insurance plan. At least one Primary beneficiary is required. Refer to step 35.

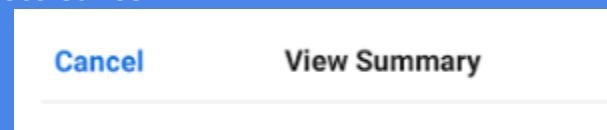


HSA Plan Error

Go back to the enrollment page and Enroll in the Health Savings Account, even if you don't contribute. Refer to step 26



60. Review your selected benefits, family members and coverage amounts. If you need to make any changes, select Cancel



[Cancel](#) **View Summary**

Selected Benefits 7 Items

	Medical Employee Only	\$41.96
	Dental Employee Only	\$8.15
	Vision Employee Only	\$1.16
	Health Savings Account \$1,325.00 Annual	\$25.00
	Company-Paid Life/AD&D 1 X Salary	Included
	Supplemental Employee Life \$100,000	\$2.17
	Supplemental Short Term Disability 60% of Salary	\$10.85

Waived Benefits

[Submit](#)

If any of the UNUM plans require EOI, it will be listed under Messages.

If you didn't make any changes to a plan, it will retain the original Coverage Begin Date.

If you added a new family member, there is an option to upload document(s) before you submit. Unverified dependents will be removed from the healthcare plans. You may also send your documents to HRBenefits@gfs.com. **The deadline is December 9th.** Social security cards will not verify a family member.

Attachments



Add Attachments

Electronic Signature

Electronic Signature

61.To submit your OE event, scroll to the bottom, check I Accept, and then Submit.

Electronic Signature

Legal Notice: Please Read

Your name and [View More...](#)

☒ I Accept

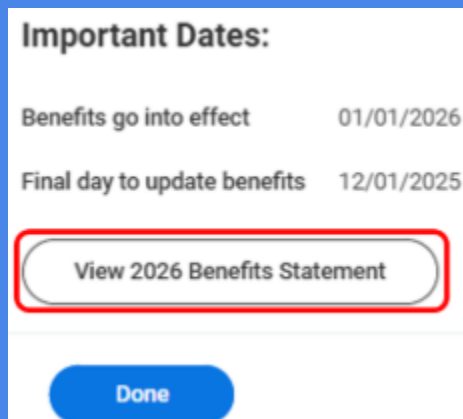
Submission Comments

 Comment

[Submit](#)

You have successfully completed Open Enrollment!

62. Select View 2026 Benefits Statement.

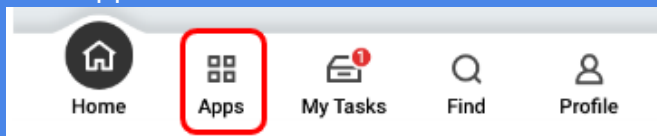


If you submitted your OE event, it will no longer appear in your Tasks.

Making Changes to OE

You can access your OE event and make any changes through December 1.

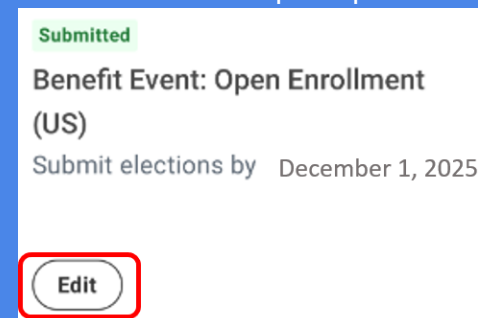
63. Select Apps



64. Select Benefits and Pay



65. Under Needs Attention, you will see your OE event. Select Edit and follow the prompts.



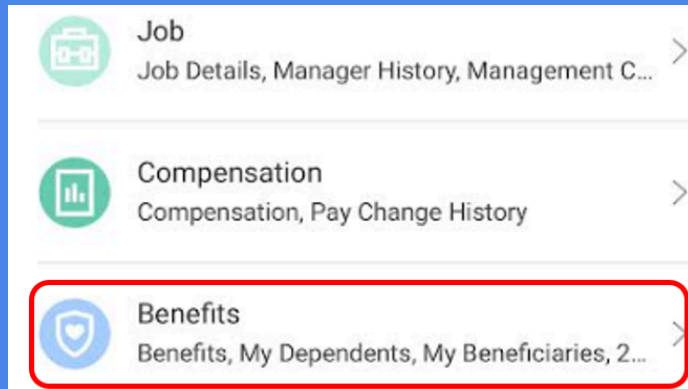
If you make changes, you must submit the event again.

Viewing Your 2026 Elections

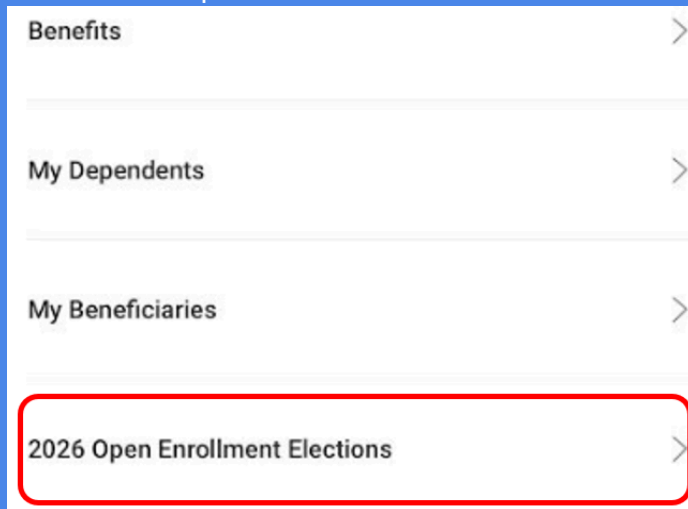
To view, save, print or email your statement during Open Enrollment, go to your Profile



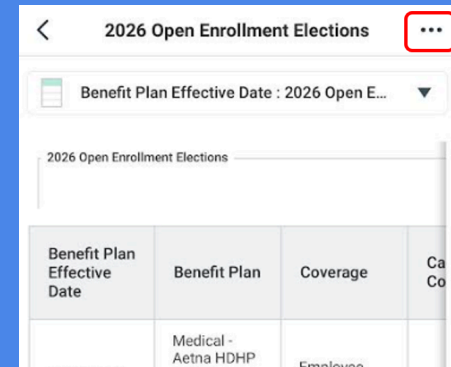
66. Select Benefits



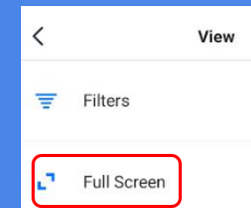
67. Select 2026 Open Enrollment Elections



68. Select the 3 dots in the upper right corner.



69. Select Full Screen



70. Now you can turn your phone sideways and view more information.

Close

Report

2026 Open Enrollment Elections

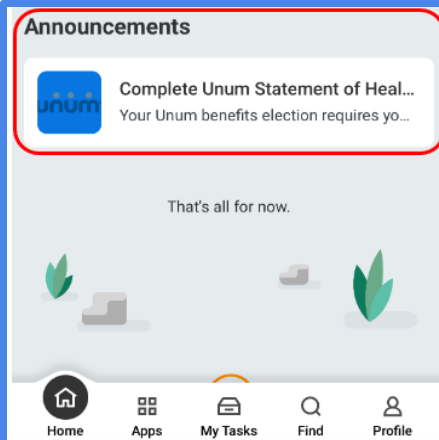
Benefit Plan Effective Date	Benefit Plan	Coverage	Calculated Coverage	Dependents	Beneficiaries	Employ Cost (Week
	Medical - Aetna					

IMPORTANT - This is not a confirmation statement. Unverified family members and pending UNUM life and disability plans are listed.

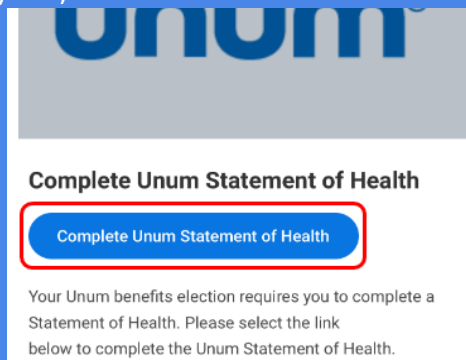
Evidence of Insurability

If you have a UNUM plan pending, you will receive a Notification in Workday.

71. In mid-December, access the task from your Workday Homepage



72. The deadline to complete the Statement of Health is February 28, 2026

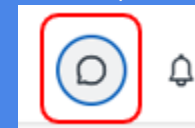


Updating Information

Open Enrollment is a great time to take a look at your information and that of your dependents/beneficiaries. If updates need to be made, follow the steps below. Updating these records cannot be done in the Open Enrollment event itself.

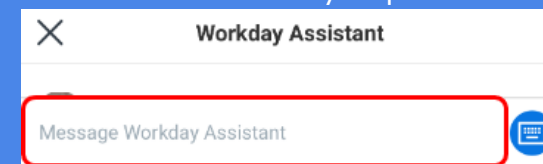
Follow these instructions:

73. In the upper right corner, select the message icon



74. Type a message such and hit Enter. Below are examples

I need to update my address
I need to change my emergency contact
I need to view my dependent



75. Follow the prompts/links but note that updating a Dependent or Beneficiary's records can only be done in Workday.gfs.com.

*Thank you for participating in Open enrollment.
Please reach out to your Divisional HR department
or the Benefits Team if you have any questions.*