

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.

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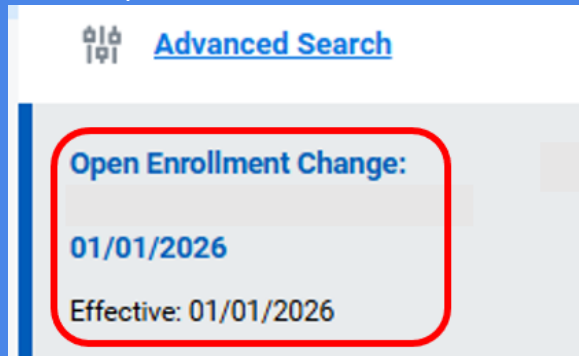
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Starting OE

1. Log into Workday.gfs.com.
 - 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.
2. In the upper right corner, select the Inbox



3. Locate the Open Enrollment task



4. Select Let's Get Started

Change Benefits for Open Enrollment



Open Enrollment (US) 11/17/2025-12/01/2025

Choose new plans or re-enroll in the plans you currently have.

Let's Get Started

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 Health Investment Plan to the Core PPO Plan.

- Click Enroll or Manage on the Medical plan

Medical
Aetna HDHP Health Investment Plan

Cost per paycheck

Coverage

Dependents

Manage

- Click select on the coverage option you'd like to enroll in or Select Waive if you wish to drop the medical plan.

Benefit Plan	*Selection
Aetna HDHP Health Investment Plan	☒ Select ☐ Waive
Aetna PPO Core Plan	☐ Select ☒ Waive

- Select Confirm and Continue to lock in your medical plan selection

Confirm and Continue **Cancel**

- Important - If you switch medical plans, you will need to check the boxes next to ALL of your family members' names to add them to the new medical plan.

Add New Dependent

3 items

Select	Dependent	Relationship
☐	Jim Doe	Child
☐	Jane Doe	Spouse
☐	Jill Doe	Child

- If you wish to drop a family member from the medical plan, uncheck the box next to their name

Select	Dependent	Relationship
☒	Jim Doe	Child

- If you have a dependent you wish to add, select Add New Dependent.

Add New Dependent

11. Use an existing record or select Create Dependent. If you select Create, select if you'd like this dependent to be listed as a beneficiary option for life insurance.

☐ Use an Existing Beneficiary or Emergency Contact

☒ Create Dependent

Use as Beneficiary ☐

12. Select OK

13. Fill in your dependent's information. Mandatory fields are marked with a red asterisk.

14. If you select Create Dependent, enter their first and last name

First Name *

Middle Name

Last Name *

15. Move to the right of the page and enter the Relationship, Date of Birth and Gender

Relationship *

Date of Birth * MM/DD/YYYY

Age (empty)

Gender *

16. Scroll down. It will default to your contact information.

17. When you're done, save the information.

18. Make sure your newly added family member is checked.

19. Scroll down and either enter the social security number or enter a reason for leaving it blank. Click save again.

☒	Josh Doe	Child
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You have dependents covered under your health care plan without a Social Security Number. Enter their Social Security Number Available if you don't have access to their number at this time.

Dependent Social Security Numbers 1 item

Dependent	*Social Security Number
Josh Doe	☒ Social Security Number (SSN) ☐ Reason SSN is Not Available

20. Follow these steps as you review your Dental, Vision, Accident, Hospital Indemnity, Critical Illness, and ID Theft plans.

21. Remember, if you want to add your new dependent to other plans, you'll need to Manage the plan, click Confirm and Continue, check the box next to their name and Save.

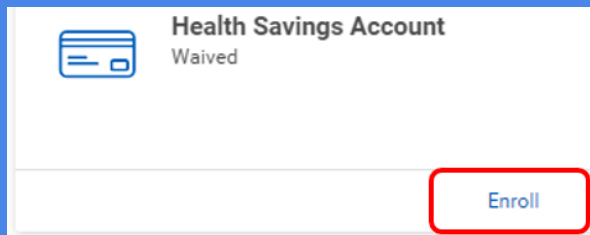
Important -

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.

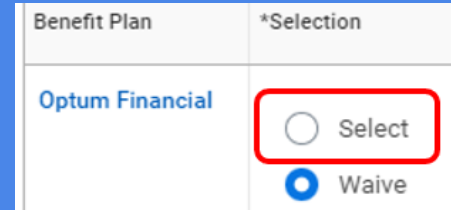
22. If you enroll in the Health Investment Plan, you must enroll in the Health Savings Account (HSA). You are not required to contribute to receive the employer contribution.



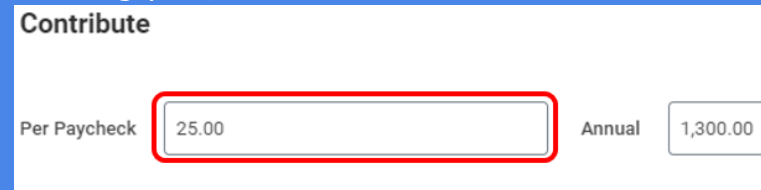
Your HSA election can be changed throughout the year. It can be increased, decreased, started and stopped.

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

23. Select the HSA plan. Click Confirm and Continue.



24. If you want to start contributing right away in the coming year, enter a dollar amount and Save.



If you enrolled in a PPO plan, you can enroll in the Healthcare Flexible Spending Account (FSA).

25. Select Enroll.



26. Select the plan and then Confirm and Continue.

1 item	
Benefit Plan	*Selection
Optum Financial	☐ Select ☒ Waive

27. Enter a conservative dollar amount. It should represent your out-of-pocket medical, prescription, dental, and vision expenses for the upcoming year.

28. Then Save.

Contribute

Per Paycheck Annual

Minimum Annual Amount: \$1.00

Please note that for all FSA accounts, changes will not be permitted during the year 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 46.

29. At least one Primary Beneficiary is REQUIRED.

30. Select Manage on the Employee plan

 **Company-Paid Life/AD&D**
Unum (Employee)

Cost per paycheck

Coverage

[Manage](#)

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

1 item		
Benefit Plan	*Selection	You Pay (Weekly)
Unum (Employee)	☒ Select ☐ Waive	Included

[Confirm and Continue](#) [Cancel](#)

32. Make adjustments to your beneficiary here

Beneficiaries

Select an existing or add a new beneficiary person or trtion for each beneficiary.

***Primary Beneficiaries** 1 item

Beneficiary	Percentage
Jane Doe	100

Secondary Beneficiaries 1 item

Beneficiary	Percentage
Joseph Doe	100

33. Add a new beneficiary

Existing Trusts

Add New Beneficiary or Trust

Search

34. Select the type (Trust or Beneficiary) and hit Continue

35. Fill in your Beneficiary's information. Mandatory fields are marked with a red asterisk.

36. Only the Relationship, Name, and Address are required. A phone number is recommended.

Relationship *

Use as Beneficiary ☒

Date of Birth MM/DD/YYYY

37. Scroll down and enter the Legal Name.

38. Then select the Contact Information tab.

Legal Name **Contact Information**

Country * X United States of America

First Name * Joey

Middle Name

Last Name * Doe

39. Select Add under Address. Use an existing address or enter a new one.

Legal Name **Contact Information** **Natio**

Phone

Add

Address

Add

40. Under Usage, select the Type. Hit OK to save

Usage

Type x Home

Primary Work ☐

Primary Home ☒

Use For x Mailing

OK Cancel

41. Update the percentages. A Secondary Beneficiary is optional. When ready, select Save

***Primary Beneficiaries 2 items**

Beneficiary	Percentage
Joseph Doe	50
Jane Doe	50

Secondary Beneficiaries 1 item

Beneficiary	Percentage
Joey Doe	100

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

43. Select the plan, then Confirm and Continue

44. Select Add Dependent or check the box next to your spouse's name. Then Save.

Select	Dependent	Relationship
☒	Jane Doe	Spouse

Save Cancel

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.

45. 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.

Supplemental Employee Life
Unum with AD&D (Employee)

Cost per paycheck

Coverage

46. Select if you would like life insurance with or without Accidental Death and Dismemberment (AD&D). Click Confirm and Continue.

47. Then select the amount of coverage.

Coverage

Calculated Coverage

Coverage * Search

Plan cost per paycheck

☐ \$25,000

☐ \$50,000

☐ \$75,000

☒ \$100,000

Beneficiaries

Select an existing or add a

48. Follow steps 33 through 41. At least one beneficiary is required. Select 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.

49. 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.

50. Select Enroll on a disability plan.

 **Supplemental Long Term Disability**

Unum (Employee)

Cost per paycheck

Coverage

51. Select the plan. Click on Confirm and Continue, then Save.

Completing OE

If you're not ready to submit your changes, you have the option to select Save for Later.

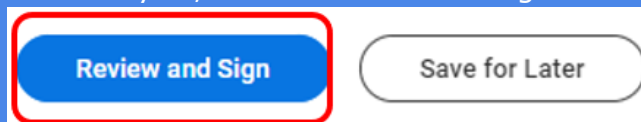
Review and Sign

Save for Later

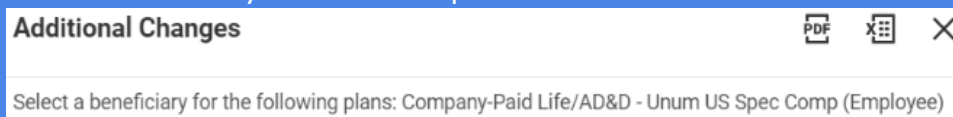
Important

If you select Save for Later but fail to re-access OE, changes will not go into effect. You must submit the event by December 1st

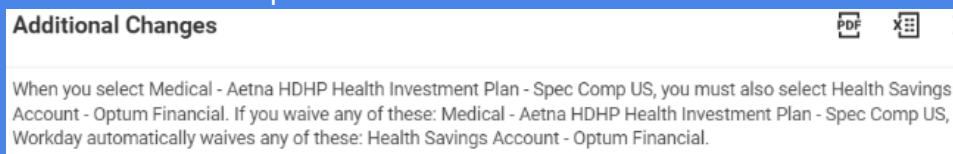
52. When ready to, select Review and Sign.



53. If you get this pop up, then you need to Manage your Company Paid Life insurance plan and add a Beneficiary. Refer to step 29.

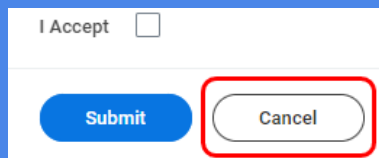


54. If you get this pop up, then you need to enroll in the Health Savings Account, even if you don't contribute. Refer to step 23.



55. After you select Review and Sign, look at your plans and who is covered by each plan.

56. If you need to make more changes before submitting, scroll down and select Cancel. It will take you back to the enrollment page. It will not cancel the changes you made.



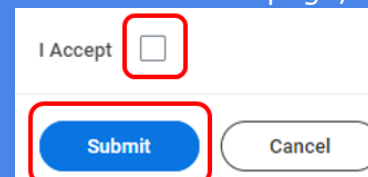
If any of the UNUM plans require EOI, it will be listed here.

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

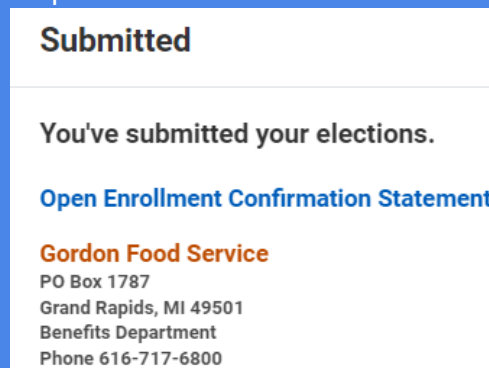
If you added a new family member, there is an option to upload document(s) before you submit. Unverified dependents will be removed from the healthcare plans. You may also send your documents to HRBenefits@gfs.com.

The deadline is December 9th. Social security cards will not verify a family member.

57. To submit your OE event, scroll down and check 'I Accept' at the bottom of the page, Click Submit.

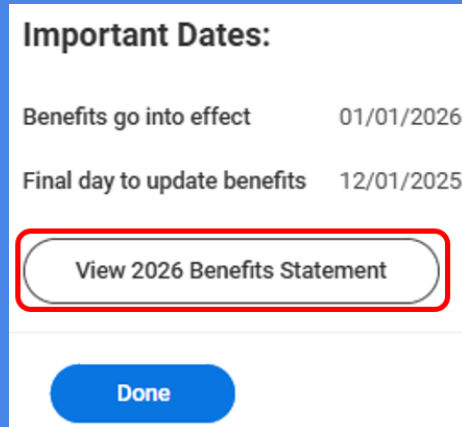


You completed Open Enrollment 2026!



58. Review the information on the page.

59. Scroll down to see your two options. You can select View 2026 Benefits Statement or select Done.
60. If you open the statement, you can save, print, or email it for your records.



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

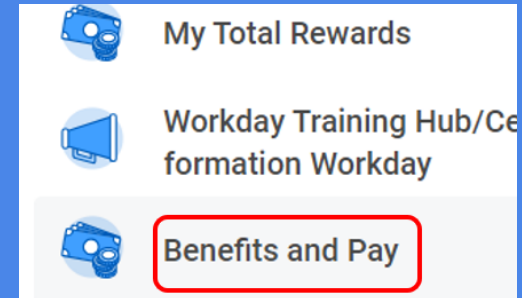
Making Changes to OE

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

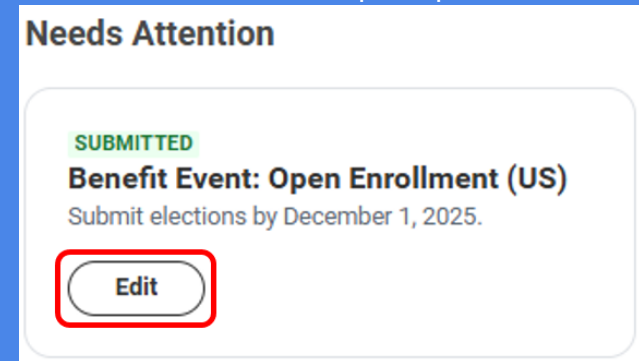
61. Go to the Menu located in the upper left



62. Select Benefits and Pay



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



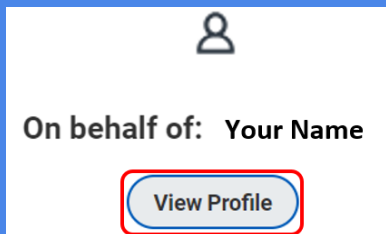
If you make changes, you must submit the event again.

Viewing Your 2026 Elections

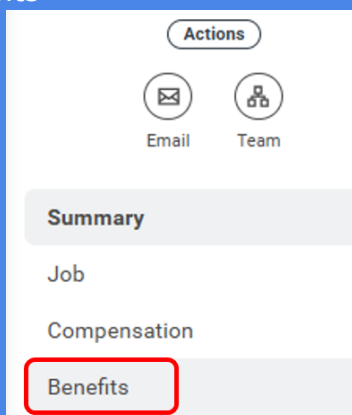
To view your elections for 2026, go to your Profile



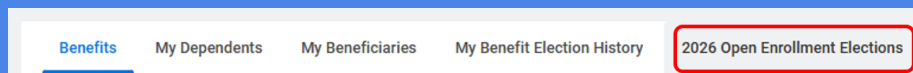
64. Select View Profile



65. Select Benefits



66. Go to the right and select 2026 Open Enrollment Elections



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

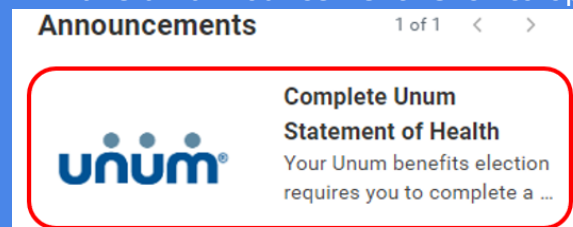
Evidence of Insurability

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

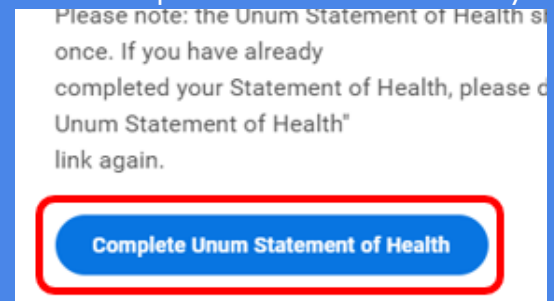
67. In mid-December, access the task from your Workday Homepage



68. You will have an announcement. Click to open



69. Select Complete Unum Statement of Health. The deadline to complete the EOI is February 28, 2026.

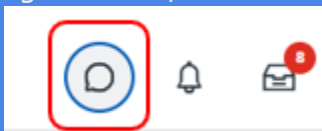


Updating Information

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.

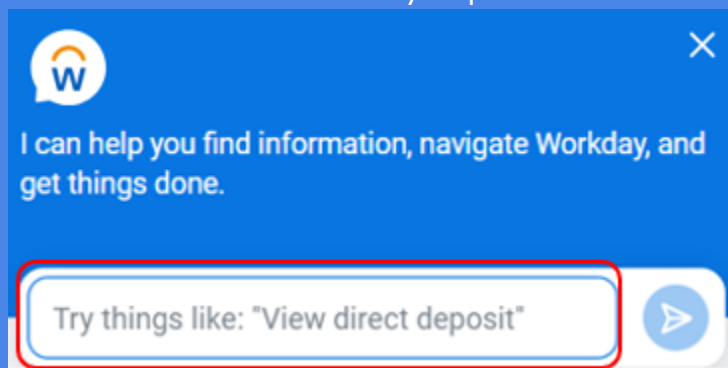
Follow these instructions:

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



71. Type a message 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



72. Follow the prompts/links to update the information.

Thank you for participating in Open enrollment.

Please reach out to your Divisional HR department or the Benefits Team if you have any questions.