



**To:** Employees Hired During 4<sup>th</sup> Quarter 2023

**From:** Ameriprise Benefits

**Re:** Electing your 2023 New Hire Benefits and 2024 Open Enrollment Benefits

Welcome to Ameriprise Financial. As a new hire, you are eligible to elect benefits for the remainder of 2023 as well as 2024. Please review the instructions for each process below.

## 2023 benefits

- **You must enroll in 2023 benefits as a new hire before you can enroll in 2024 benefits.** Log into HR Direct to make your 2023 elections. Once you submit your elections you will immediately receive a “Change Benefits – Open Enrollment” task in your HR Direct inbox. *You will have two weeks from the date you are notified to enroll in your 2024 benefits.*
- The 2023 Benefits Enrollment Guide provides a complete overview of benefit options and the enrollment process. Find it on *Inside* (search: 2023 Benefits Enrollment Guide).
- You are not eligible for the Vacation Purchase Plan in 2023. Regular full-time employees are eligible to enroll for 2024 and can make this election when enrolling in 2024 benefits. If you have questions about eligibility for the Vacation Purchase Plan, contact the People Resource Center at the number below.
- Certain levels of Life Insurance and Long-Term Disability (LTD) coverage are guaranteed in your 2023 benefits only as a newly hired employee. Certain levels of coverage may require proof of insurability if you don't elect it when enrolling in 2024 benefits.

## 2024 benefits

- **You must re-elect the Health Savings Account and Health Care and Dependent Care Reimbursement Accounts.** Only your 2023 elections for medical, dental, vision, life, disability and legal will automatically carry over to 2024. This means that if you want to coverage in the above benefits, you must elect them while making your 2023 elections and again when making your 2024 elections.
- If you wish to enroll in the Vacation Purchase Plan for 2024, you must elect this program during your 2024 two-week open enrollment period.
- The 2024 open enrollment benefits details will be available beginning Oct. 6, on [ameriprise.com/mybenefits-enrollment](https://ameriprise.com/mybenefits-enrollment).
- If you enroll in 2024 benefits between Oct. 30 and Nov. 3, you may see references to a “correction period” in Open Enrollment materials. Please disregard the references and continue with your enrollment – the correction period references are for employees who have already enrolled in 2024 benefits.

## Contact

If you have questions about your 2023 or 2024 benefit options or the enrollment process, contact the People Resource Center at 1.877.267.4748, Monday through Friday, 8 a.m. to 5 p.m. Central time. You can also send an email to HR Service ([hr.service@ampf.com](mailto:hr.service@ampf.com)).