



NEED TO KNOW: CCL FAMILY EDITION

October 29th, 2025

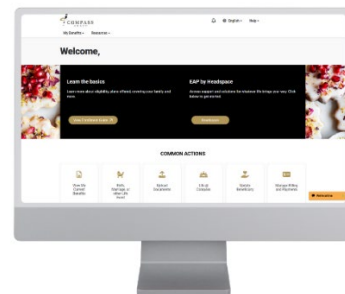
We've got some great updates for you! Learn what's new with **Annual Enrollment** and explore the **Compass Time FAQ** to make the most of your tools and benefits.

ANNUAL ENROLLMENT!

FOR ALL FULL-TIME TEAM MEMBERS:

It's time to get ready for Annual Enrollment!
This is your once-a-year opportunity to review and select your benefits for 2026.

Even if you recently enrolled in benefits during your transition to CCL, you'll need to enroll again between November 1–15 to continue your coverage for 2026.



Explore your options and get started at [Life @ Compass](#). Click “Log me in” in the top-right corner when you're ready to enroll, or access directly through **PeopleHub**.

Here's what to do:

1. **Review your Enrollment Guide** on [bswift](#) to understand plans, eligibility, and family coverage options.
2. **Enroll Starting November 1, 2025.** Use Ask Emma, your virtual benefits helper, to explore which plan best fits your needs.
3. **Need help?** Chat live with a benefits specialist if you have questions.
4. **Don't forget!** Click “Complete Enrollment” to finalize your elections.



Your elections will take effect on January 1, 2026.

Enrollment Made Easy

You can now keep some of your **2025 selections** when you choose **“Keep My Selections.”**

- Review your selections carefully for accuracy before finalizing.
- Remember to click “Complete Enrollment” to secure your 2026 coverage.
- Important: Flexible Spending Accounts (FSAs) do not carry over. You must re-enroll to have FSA coverage for 2026.

Proof of Dependent Eligibility

If you’re adding dependents to your coverage:

- You must provide proof of eligibility within 30 days after completing enrollment. You can do this in [bswift](#).
- Dependents will not be added to coverage or appear on ID cards until eligibility is verified.
- If valid documentation is not received within 30 days, the dependent coverage request will be denied.

FOR ALL MANAGERS:

[Share these materials with your teams](#) to highlight key dates, instructions and tips to help associates enroll in benefits.

Explore the Life @ Compass site (learn.bswift.com/compass), your one-stop shop for benefits at Compass. When you’re ready to enroll, click **“Log me in”** from the top right corner of Life @ Compass. You can also login through **PeopleHub**.

COMPASS TIME

FOR ALL HOURLY TEAM MEMBERS:

Compass Time: New FAQ Now Available

Great news! A new FAQ is now available to help you make the most of Compass Time.

Compass Time gives managers and associates quick, mobile access to the MySTAFF Timekeeping System, making it easier than ever to adjust schedules or correct timesheets right from your smartphone.

The new FAQ document answers common questions, offers helpful tips, and provides quick troubleshooting guidance to keep you moving.

 [Check out the Compass Time FAQ](#) to learn more.

Internal Use Only.