



2020 Open Enrollment Newsletter

February 1, 2020 – January 31, 2021 Plan Year

Open enrollment is here! This is your opportunity to review your options and select the benefits that will meet your needs for the February 1, 2020 – January 31, 2021 plan year. Molecular Epidemiology, Inc. (MEI) is pleased to be able to continue offering a comprehensive benefits program at an affordable cost.

What is Open Enrollment?

January is the Open Enrollment period for MEI. This is the only time during the year that you may enroll if you previously waived coverage or add/remove dependents from coverage. New enrollment or changes will take effect on February 1, 2020. If you sign up for benefits you may not drop or change them during the year unless you experience a qualifying event. Any change in coverage must be consistent with the qualifying event. Qualifying events include, but are not limited to:

- Marriage, divorce, or legal separation
- Birth, adoption, or placement for adoption
- A change in your spouse's employment
- Your dependent child no longer qualifies as an eligible dependent

What is Changing?

The following changes will take effect on February 1, 2020:

Online Enrollment

- Employees must complete and submit their benefit enrollment options and life status changes online using PlanSource, a Benefit Administration Enrollment company. We are anticipating the PlanSource system to be available for employees to access for their 2020 elections on January 24th. More instructions on how to access the system will be provided within the next week.

Flexible Spending Account (FSA)

- The healthcare FSA maximum contribution will increase to \$2,750

Commuter and Transit Plans

- For associates working in Seattle and New Jersey, new Commuter Benefit Ordinances gives you the opportunity to make pre-tax elections for mass transit and parking expenses. In 2020, the IRS contribution limits are \$270 for parking expenses and \$270 for mass transit expenses. The money you set aside is not included in your taxable income. We will deduct the amount you elect from your pay and forward it to Navia Benefits Solutions. Please refer www.navia.com for information on how to access your commuter funds. Unused amounts carry over from month to month.

Short Term Disability and Washington State Paid Family and Medical Leave

- Beginning in January 2020, employees in Washington may apply for paid leave benefits under the state's Paid Family and Medical Leave (PFML) program. Eligible employees may take up to 12 weeks of paid leave per year to care for themselves their family members or to bond with new children. For information about how to apply for benefits, please refer to the state's website at <https://www.paidleave.wa.gov/workers>.
- We currently offer a voluntary short-term disability plan through The Hartford. If you qualify for both PFML in WA or other short-term disability state-run programs and short-term disability benefits, the amount you receive from The Hartford will be reduced by any benefit payments you receive from Washington PFML or the state-run program.

Payroll Contributions

- While health care costs continue to increase nationally, we are decreasing employee contributions in many salary tiers.

What Do I Need to Do?

Open Enrollment through PlanSource will be January 24 - 31, 2020.

Required:

- **PlanSource Online Enrollment:** All employees are required to complete the enrollment process via PlanSource, even if you are not making any changes or are waiving coverage. If you do not log in and enroll during this time, you will not have coverage for the 2020-2021 plan year except for those coverages automatically provided by MEI at no cost to the employee (Basic Life & AD&D, Long Term Disability).
- **401(k) Enrollment Form:** All employees are required to complete and return the 401(k) Enrollment Form directly to their payroll representative.

Reminders:

- **Supplemental Life/AD&D:** If you are applying for supplemental life/AD&D after your initial eligibility period and/or applying for additional coverage, you will also need to complete the Evidence of Insurability form. Look for an email from The Hartford with the form attached.
- **Voluntary STD:** If you are applying for voluntary STD after your initial eligibility period, you must complete an Evidence of Insurability form. Look for an email from The Hartford with the form attached.
- **Flexible Spending Account (FSA)-Healthcare, Daycare, Transportation Benefits:** To participate in the FSA for the 2020-21 plan year, you must complete enrollment via PlanSource. You must complete a new election every year even if you are currently enrolled in an FSA.
- **Working Spouse/Domestic Partner Affidavit:** To enroll a working spouse on the plan for the 2020-21 plan year, please submit this form through PlanSource.
- **Enrolling Dependents:** You must provide a marriage certificate for a spouse and/or birth certificate for children through PlanSource. A state domestic partnership registration is required if you want to enroll your domestic partner. If you have not previously provided documentation for your enrolled dependents, you may be asked to do so before they are enrolled for the 2020-21 plan year.

If you have any questions about the changes or the paperwork you need to complete, please contact HR at humanresources@iehinc.com or the AssuredPartners MCM Employee Service Center at (206) 343-4175, (888) 343-3330, or mcm.esc@assuredpartners.com.

Sincerely,

Human Resources
Molecular Epidemiology, Inc.

***SUMMARY OF MATERIAL MODIFICATIONS (SMM)** The information in this guide describes changes to the Molecular Epidemiology plan and is intended to serve as a SMM. The SMM supplements the Summary Plan Description (SPD) for the Molecular Epidemiology plan. The effective date of these changes is 2/1/2020. You should read this SMM very carefully and retain this document with your copy of the SPD.*