



2020 Open Enrollment Newsletter

February 1, 2021 – January 31, 2022 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, 2021 – January 31, 2022 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, 2021. 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, 2021:

Eligibility

- Working spouses/DPs who have access to their own employer-sponsored health plan coverage will no longer be eligible under the medical and dental plans.

Payroll Contributions

- With the cost of insurance rising every year, we analyze our benefits package and evaluate the overall cost to the company and employees. MEI will continue to fund most of the cost of our 2021 benefit plans. The new contributions will be reflected in your second paycheck in February 2021.

What Do I Need to Do?

Open Enrollment through PlanSource will be January 22 - 31, 2021.

- **PlanSource Online Enrollment:** Current elections can be viewed, and open enrollment elections made or confirmed, in PlanSource.
- **401(k) Enrollment Form:** All employees are required to complete and return the 401(k) Enrollment Form directly to their payroll representative regardless of whether or not you participate in the plan. Regardless of what you elect now, you will be able to change your deferral rate or your participation at any time throughout the year by notifying your 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 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 2021-22 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.
- **Spouse/DP Coverage Affidavit Form:** If your spouse/DP has access to group health insurance through their current employer, they are not eligible for coverage on MEI's plans (other than voluntary life/AD&D). Spouses who do not have access to their own employer sponsored health insurance can continue to enroll in this plan. Please complete the Spouse Coverage Affidavit form on PlanSource if enrolling an eligible spouse.
- **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 who does not have access to their own employer-sponsored health coverage. If you have not previously provided documentation for your enrolled dependents, you may be asked to do so before they are enrolled for the 2021-22 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 2/1/2021. You should read this SMM very carefully and retain this document with your copy of the SPD.*