



2022 Open Enrollment Newsletter

February 1, 2022 – January 31, 2023 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, 2022 – January 31, 2023 plan year. MEI/IEH is pleased to be able to continue offering a comprehensive benefits program at an affordable cost.

What is Open Enrollment?

January 17 – 28, 2022 is the Open Enrollment period for MEI/IEH. 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, 2022. 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
- A change in your spouse's employment
- Birth, adoption, or placement for adoption
- Your dependent child no longer qualifies as an eligible dependent

What is Changing?

All benefits will remain the same for the February 1, 2022-January 31, 2023 plan year.

Payroll Contributions

- With the cost of insurance rising every year, we analyzed our benefits package and evaluated the overall cost to the company and employees. MEI will continue to fund most of the cost of our 2022 benefit plans. The new contributions will be reflected in your second paycheck in February 2022.

What Do I Need to Do?

Open Enrollment through PlanSource will be January 17 - January 28, 2022.

- **PlanSource Online Enrollment:**
 - **All current elections on PlanSource (except for Navia FSA, DCFSA, transportation) will be carried over automatically to the new plan year.** However, it is still recommended that you review your elections in PlanSource to make sure they are accurate for the 2022-2023 plan year.
- **Action Required:**
 - If you want to elect FSA, DCFSA, or transportation benefits for the 2022-2023 plan year, you will need to make a new election in PlanSource.
- **Open Enrollment Webinars will be held on Wednesday, January 19th at 1pm PST and Thursday, January 20th at 8:30am PST.** These are optional information webinars and the same content will be covered in both. The webinars will also be recorded so if you are interested but unable to participate either time, you can email humanresources@iehinc.com after January 20th to request a copy of the recording. Login information for the webinars will be sent out by Friday, January 14th.

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 after you elect this coverage on PlanSource.

- **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 after you elect this coverage on PlanSource.
- **Flexible Spending Account (FSA)-Healthcare, Daycare, Transportation Benefits:** To participate in the FSA for the 2022-23 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. (Note: The Transportation benefit is only available for select locations.)
- **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/IEH's plans (other than voluntary life/AD&D). Spouses/DP 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 or adoption certificate for children through PlanSource. For domestic partners, you must provide proof of relationship status that is sufficient to meet the requirements as defined in the SPD. If you have not previously provided documentation for your enrolled dependents, you may be asked to do so before they are enrolled for the 2022-23 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

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.*