

2023 Open Enrollment Newsletter

February 1, 2023 – January 31, 2024 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, 2023 – January 31, 2024 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 16 – 27, 2023 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, 2023.

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?

All benefits will remain the same for the February 1, 2023 - January 31, 2024 plan year *with the following exceptions.*

- **Enrollment Changes**

Enrollment for benefits will be done through ADP for the new plan year instead of PlanSource. **All employees will need to log into ADP to make their benefits elections before January 27, 2023 regardless of current enrollment status.**

- **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. We are decreasing employee contributions in many salary tiers. MEI will continue to fund most of the cost of our 2023 benefit plans. The new contributions will be reflected in your second paycheck in February 2023.

- **New Travel & Lodging Benefit (UMR)**

If you are enrolled in medical coverage with UMR, you will now have access to a Travel & Lodging benefit. The benefit provides reimbursement up to \$2,000 annually for any covered service that requires you to travel 50 miles or more from your home address. The lodging maximum per day is \$50 for the participant, or \$100 if traveling with a caregiver, or for a child with up to 2 family members.

How to submit for reimbursement: To submit for reimbursement, you will need to fill out the Travel and Lodging Reimbursement form which is located on both UMR's portal and MEI's benefit website. In addition, you will be required to provide receipts.

- **Flexible Spending Account (FSA) changes**

The maximum FSA limits set by the IRS will increase in 2023:

	Maximum contribution	Carry over
Health care FSA General purpose & Limited purpose	\$3,050	Up to \$610 from 2023 into 2024 (If you elect to contribute at least \$50 to a health care FSA for 2024)
Dependent care FSA	\$5,000	No carry over allowed

What Do I Need to Do?

We have changed online enrollment to ADP. **Open Enrollment through ADP will be from January 16 - 27, 2023.**

- **ADP Online Enrollment:**

- **All employees will need to log into ADP to make their benefits elections before January 27, 2023 regardless of current enrollment status.** You are still able to review your current elections in PlanSource to guide you in making your enrollment decisions for the new plan year.
- Sign into your ADP account (workforcenow.adp.com)
- If you don't know your user ID, you can click on the link to recover it on the sign in page. If you don't know your password, you can click on the link to reset your password. If you are unsuccessful after trying both of these options, you can email your payroll representative for assistance:
 - IEH, Roka: iehpaysroll@iehinc.com
 - JLA: jlapaysroll@iehinc.com
 - ASI: lyudmila.goyko@iehinc.com
 - MEI, Microbio, Unitech: henry.mak@iehinc.com
- Once logged into ADP, click on **Myself** and then click on **Enrollments** under **Benefits**. Click on Start Enrollment to complete the guided enrollment process.
- Note that you will need to add information for any dependents that you plan to enroll in coverage. If you have previously had the dependent(s) enrolled in coverage, you will not be required to provide documentation again. You will only be required to provide documentation for new dependents (see below).

- **Open Enrollment Webinars will be held on Monday, January 23rd at 2 PM PST and Tuesday, January 24th at 9 AM 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 24th to request a copy of the recording. Login information for the webinars will be sent out by Friday, January 20th.

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 ADP.
- **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 ADP.

- **Flexible Spending Account (FSA)-Healthcare, Daycare, Transportation Benefits:** To participate in the FSA for the 2023-24 plan year, you must complete enrollment via ADP. 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 ADP if enrolling an eligible spouse.
- **Enrolling Dependent(s) for the First Time:** You must provide a marriage certificate for a spouse and/or birth or adoption certificate for children enrolling for the first time by emailing the documentation to your payroll representative listed above. 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 or are enrolling new dependents, you are required to provide this documentation to complete enrollment for the 2023-24 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 Employee Service Center at (206) 343-4175, (888) 343-3330, or mcm.esc@assuredpartners.com.

Sincerely,

Human Resources