

## 2024 Open Enrollment Newsletter

February 1, 2024 – January 31, 2025 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, 2024 – January 31, 2025 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 15 – 26, 2024 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, 2024.

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's new for 2024?

All benefits and contributions will remain the same for the February 1, 2024 - January 31, 2025 plan year *with the following exceptions:*

- **Benefit Enhancements**

This plan year, the following enhancements are being added to the UMR medical plan:

- Diagnostic and supplemental breast exams and imaging, after a mammogram, will now be covered at 100% in-network.
- Abortions will now be covered at 100% in-network.

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

The maximum FSA limits set by the IRS will increase in 2024:

	Maximum contribution	Carry over
Health care FSA		Up to \$640 from 2023 into 2024
General purpose & Limited purpose	\$3,200	(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?

**Open Enrollment through ADP will be from January 15 - 26, 2024.**

- If you are currently enrolled in any plans, your current elections will automatically carry over to the new plan year (with the exception of Navia health and daycare FSA and commuter benefits) unless you make changes in ADP.

- If you want to add a new coverage or make any changes to your existing coverage (such as adding/dropping a dependent, adding/decreasing voluntary life coverage, etc.), you will need to log into ADP to make your changes before January 26, 2024.
- Enrollment for the FSA plans (health & daycare) or Commuter benefits must be completed online in ADP for the new plan year. Your current plan year elections will NOT carryover.
- **ADP Online Enrollment:**
  - Sign into your ADP account ([workforcenow.adp.com](http://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](mailto:iehpaysroll@iehinc.com)
    - JLA: [jlapaysroll@iehinc.com](mailto:jlapaysroll@iehinc.com)
    - ASI: [joy.mwiruki@iehinc.com](mailto:joy.mwiruki@iehinc.com)
    - MEI, Microbio, Unitech: [henry.mak@iehinc.com](mailto: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 Thursday, January 18th at 2 PM PST and Tuesday, January 23rd 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](mailto:humanresources@iehinc.com) after January 23rd to request a copy of the recording. Login information for the webinars will be sent out by Friday, January 12th.

## **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 2024-25 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 2024-25 plan year.

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

***SUMMARY OF MATERIAL MODIFICATIONS (SMM)*** *The information in this newsletter 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 2/1/2023. You should read this SMM very carefully and retain this document with your copy of the SPD.*