



## Employee Benefits Open Enrollment Information

**Effective October 1, 2022**

M.E. Simpson's Open Enrollment period for our Medical, Dental & Vision plans is being held currently through **September 9, 2022**. Please review the Benefits Summary and information below to understand our plans and your options.

We did a thorough review of carriers, plans and rates and are pleased to confirm we will be transitioning our Medical, Dental, Vision and Life coverage to United Healthcare. Our Medical plan benefits are more comprehensive and **your employee contributions will be less**.

We will automatically enroll you with your current elections. If you would like to make any changes, you will need to complete the Benefits Enrollment Form and return it to Cara Lance-Emerick no later than **September 9, 2022**.

### **Medical Coverage with United Healthcare**

We will now offer one PPO Plan Option with a \$1,000 Deductible using United Healthcare's (UHC) most comprehensive national PPO Network of providers. Please refer to the Illustration for a comparison of our current plans and contributions and our 10/1/2022 UHC plan and contributions.

Virtual Visits with a UHC provider are \$0 Copay and available 24/7. Virtual providers are able to transmit prescriptions directly to your local pharmacy as well.

M.E. Simpson will continue to contribute 70% of the premium for you and your dependents.

Our Deductible and Out of Pocket Maximum accumulate on a calendar year basis. You will automatically receive credit for amounts you have satisfied since 1/1/2022. We will obtain the accumulated amounts from Anthem and UHC will update their claim system accordingly, which should be completed by the end of October.

All members will receive ID cards at their home address prior to 10/1/2022. You are also able to print an ID card once you register for an account at [www.myuhc.com](http://www.myuhc.com) on or after 10/1/22. Please refer to the Welcome Guide & fliers for details of the health & wellness resources available on [www.myuhc.com](http://www.myuhc.com):

- ✓ Healthiest You Virtual Care - \$0 Copay available 24/7
- ✓ Motion Rewards up to \$1,095 annually
- ✓ Rally Rewards up to \$200 annually

To locate providers in the Choice Plus PPO Network, please visit [www.myuhc.com](http://www.myuhc.com), select Find a Doctor, Medical Directory, Employer and Individual Plans, select Choice Plus, then update the zip code and enter your search criteria.

## **Summary of Benefits and Coverage (SBC)**

Health Care Reform legislation requires group health plans to provide employees with the uniform Summary of Benefits and Coverage. We are required to provide the SBC at Open Enrollment, or upon employee request. SBC's are readily available from Human Resources.

### **Dental Coverage with United Healthcare**

Our Dental coverage will now be offered through UHC, with similar benefits to our current Dental plan. Please refer to the Benefits Summary for plan details. Please visit [www.myuhc.com](http://www.myuhc.com) to locate providers in the Dental Options 30 Network.

M.E. Simpson will continue to contribute 70% of the premium for you and your dependents. Your current and renewal contributions per pay period will remain the same and are outlined below.

	<b><u>01/01/2022</u></b>	<b><u>10/01/2022</u></b>
Employee Only	\$ 3.10	\$ 3.10
Employee + Spouse	6.74	6.74
Employee + Child(ren)	7.68	7.68
Family	11.87	11.87

### **Vision Coverage with United Healthcare**

Our Vision plan will now be offered through UHC as well, with similar benefits to our current Vision plan. Please refer to the Benefits Summary for plan details. Please visit [www.myuhc.com](http://www.myuhc.com) to locate providers in the Vision Network.

M.E. Simpson will continue to contribute 70% of the premium for you and your dependents. Your current and renewal contributions per pay period will remain the same and are outlined below.

	<b><u>01/01/2022</u></b>	<b><u>10/01/2022</u></b>
Employee Only	\$1.02	\$1.02
Employee + Spouse	2.05	2.05
Employee + Child(ren)	2.10	2.10
Family	3.12	3.12

### **Pre-Tax Employee Contributions**

M.E. Simpson Co., Inc. offers a Section 125 Premium Only Plan to provide you with an important tax advantage. This Plan allows your insurance premium contributions to be made on a pre-tax basis, which actually lowers your taxable income. You do not need to do anything. Your Medical, Dental and Vision contributions are automatically deducted from your pay on a pre-tax basis.

## **Open Enrollment Guidelines**

Regardless of your current elections, you have the opportunity to enroll for or make changes to your Medical, Dental and/or Vision coverage elections for yourself and your eligible dependents during this Open Enrollment.

Please complete the Benefits Enrollment Form if you are adding or changing coverage for yourself and/or your dependents. Please return your form to Cara Lance-Emerick by **9/9/2022**.

Once you make your elections for this plan year, you will not be able to change your elections until the next Open Enrollment (**January 1, 2024**), unless you have a Qualifying Event. A Qualifying Event includes loss of coverage under another plan, marriage, divorce, birth or adoption of a child, death, etc.

### **Basic Life Insurance with United Healthcare**

M.E. Simpson provides \$15,000 of Basic Life and AD&D Insurance for all full time employees, at no cost to you. Open enrollment is a good time to remind employees that you may need to update your Beneficiary Designation for Life Insurance. If your circumstances have changed and you would like to update your Beneficiary, please complete Benefits Enrollment Form with updated information.

### **Voluntary Life Insurance with Lincoln Financial Insurance Co.**

In addition to the Basic Life Insurance, Voluntary Life Insurance is offered through Lincoln Financial Insurance Co. Please request additional information from Cara Lance-Emerick if you are interested.

### **Short Term and Long Term Disability with UNUM**

M.E. Simpson is pleased to provide Short Term and Long Term Disability coverage at no cost to you. Disability benefits replace 60% of your income should you become unable to work due to a non-work related injury or illness and continue until your normal social security retirement age, or until you are no longer disabled.

### **Questions**

Please contact Cara Lance-Emerick, or our broker, Michelle Albert with any questions. Michelle may be reached at [michelle@maclennanbain.com](mailto:michelle@maclennanbain.com) or (219) 263-0786. Thank you!