



2025 Open Enrollment Newsletter

February 1, 2025 – January 31, 2026 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, 2025 – January 31, 2026 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 13 – 24, 2025 is the Open Enrollment period for MEI/IEH. This is the only time during the 2025-26 plan 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, 2025.

If you sign up for benefits you may not drop or change them during the 2025-26 plan 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 2025?

MEI/IEH is excited to announce that we will enhance our medical plan with UMR for the February 1, 2025 – January 31, 2026 plan year. All contributions and benefits will remain the same except for the changes listed below. See your benefit summary for more detail.

UMR Medical Plan Changes

The deductible and out of pocket maximum amounts will **decrease** significantly for both individual and family coverage in 2025. The monthly contributions are not changing.

In-network*	Current		New for 2025
Deductible Per calendar year	\$2,500/individual	→	\$1,500/individual
	\$7,500/family		\$3,000/family
Out-of-pocket maximum Per calendar year (includes deductible and coinsurance)	\$7,000/individual	→	\$3,500/person
	\$14,000/family		\$7,000/family

*There will be adjustments to the out-of-network benefits as well – refer to the 2025 Benefit summaries for details.

Asthma inhalers, insulin and epinephrine autoinjectors

- Members will not pay more than \$35 for one 30 day supply of insulin and inhalers
- Members will not pay more than \$35 for at least one 2-pack of epinephrine autoinjectors (EpiPen).

HIV post-exposure prophylaxis

- HIV post-exposure prophylaxis (PEP) will be covered at 100% if dispensed during a medical visit including the ER.

VSP Vision Changes

The allowance (reimbursable amount) for frames or contact lenses will increase to \$200 in 2025. The contribution amount per pay check will increase slightly for vision benefits.

In-network*	Current		New for 2025
Allowance For frames OR contact lenses	\$130	→	\$200

Employee Assistance Program (EAP) – Ability Assist Counseling Changes

All employees will now have access to **six** face-to-face therapy counseling sessions per occurrence per year (instead of three sessions per occurrence, as in years past). **This benefit is provided at no cost to you.** To access counseling services, call 1-800-964-3577 or visit www.guidanceresources.com and create an account using company code: HLF902.

Flexible Spending Account (FSA) changes

The maximum FSA limits set by the IRS will increase in 2025:

	Maximum contribution	Carry over
Health care FSA General purpose & Limited purpose FSA	\$3,300	Up to \$660 from 2025 into 2026 (If you elect to contribute at least \$50 to a health care FSA for 2026)
Dependent care FSA	\$5,000	No carry over allowed

What Do I Need to Do?

Open Enrollment through ADP will be from January 13 - 24, 2025.

- If you are currently enrolled in any plans, your current elections will automatically carry over to the 2025-26 plan year (with the exception of Navia health and dependent care 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 24, 2025.
- ***Enrollment for the Navia FSA plans (health & dependent care) or Commuter benefits must be completed online in ADP for the 2025-26 plan year. Your current plan year elections will NOT carry over.***

ADP Online Enrollment:

- 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 : iehpaysroll@iehinc.com
 - ESTI: grey.morris@iehinc.com
 - JLA: jlapaysroll@iehinc.com
 - ASI: nicholas.maris@iehinc.com
 - MEI, Unitech: henry.mak@iehinc.com
 - IEH-JL Analytical, IEH-EMA, Microbio, Nautilus: yuliya.perkins@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:

- **Virtual webinars will be held on Thursday, January 16th at 9:30 AM PST, and Wednesday, January 22nd at 1 PM 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 22nd to request a copy of the recording.
- Login information for the webinars will be sent out by Monday, January 13th.

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 Standard 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. For employees in states with paid leave benefits through the state (including but not limited to California, Colorado, Maryland, New Jersey, Oregon, Rhode Island, and Washington), please keep in mind that if you qualify both STD benefits through The Hartford and benefits through these state-run programs, the amount you receive from The Hartford will be reduced by any benefit payments you receive from the applicable state-run program.
- **Flexible Spending Account (FSA)-Healthcare, Daycare, and Transportation Benefits:** To participate in the FSA for the 2025-26 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 2025-26 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.