



September 2, 2020

To: All Employees

RE: OPEN ENROLLMENT

Open Enrollment is September 12-25, 2020 with an October 1, 2020 effective date.

It is Open Enrollment time, the one time of the year you can adjust your elected benefits without having a qualifying event. As you know the cost of health care has gone up significantly every year and is continuing to rise exponentially. To help reduce the double digit increase AIS faced, we enrolled the in the new Choice Blue program with Highmark. There is information in the enclosed packet to help explain the program. You will still get the quality Blue Cross Blue Shield coverage you are used to. This program is designed to help you be in control of the cost of services, have a better relationship with your provider, and is only offered through providers who rise to a higher quality of care benchmark. New medical cards will be issued to everyone enrolled. Once again AIS will be contributing to the Health Savings Account for those who enroll in the Qualified High Deductible plan.

We also made a switch in providers for our Supplemental Benefits (Life, Disability). We have now partnered with Aflac to provide these benefits. AIS is still providing all full-time employees with paid life insurance in the amount of \$25,000 and Long-Term disability. Short Term disability will now employee paid, and you have the option to decline coverage. Aflac continues to offer supplemental worksite benefits like Hospital, Critical Illness/Cancer, and the like.

Be assured, AIS is still paying a significant portion of your weekly premium and has assumed a large portion of the increased costs. Please review the benefit guide to learn more about the plan offerings.

Everyone needs to do something! Even if you are not currently enrolled in any of the company benefit you still must complete some forms.

- There is **NO** automatic enrollment. **If you fail to enroll in one of the two plans you will NOT have coverage for the 2020/2021 plan year.**
- For those of you who are **waiving/declining coverage**, you still need to return the enrollment form checking the “waiving coverage” box.
- **All Full Time Employees (even those who do not have carry our health insurance) will be automatically enrolled in Short term disability at the amount noted on the enclosed personalized memo. If you wish to waive this benefit you must return signed memo indicating such by September 25.**
- Everyone must turn in an updated Beneficiary form.

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- The Aflac supplemental life insurance form only needs to be turned in if you wish to enroll in additional life insurance. This is a onetime option to enroll with a guaranteed amount without completing a medical questionnaire. This can **NOT** be completed online with your health insurance election. Paper form is the only option. For those of you who currently have supplemental life for yourself, spouse or child, you will be grandfathered into Aflac's plan.
- You can make your Health election or waive coverage at <https://ese.benefitmall.com>, instructions are included in this packet. If don't have access to complete the enrollment online, you can turn in the paper form included in this packet.
- You must complete and turn in to HR: the Aflac beneficiary form, Health insurance enrollment form (if you do not complete online), and any other enrollment or waiver forms, including the AIS physical form no later than **September 25, 2020**.
- If your spouse is on our plan, then you will also need to complete the spousal certification form by September 25th.

How can you lower your weekly insurance cost?

You can reduce your weekly premium by completing the below Wellness requirements. This can save you up to \$700 a year in premiums. Once both tasks are completed, you will qualify for the weekly discount to your premiums.

- Have a Wellness Physical and blood work with your primary care physicals
 - Once this is complete, complete and turn in the annual physical form
- Complete the Real Age Test at <https://mycare.sharecare.com> or via app (you can download to your phone/tablet at your app store).

The Wellness information is for your wellbeing and is to be discussed only between you and your medical provider. Your results from either your physical and/or profile to do not affect you qualifying for Wellness rates.

Reminder: open enrollment is the one time of the year you can make changes to your health plan without a qualifying event. If you want to make a change outside of Open Enrollment, you would have to have a qualifying life event and provide documentation in a timely manner, i.e. birth of child, marriage, divorce, eligible for or loss of other coverage, to initiate the change process. If you currently have a court order to provide coverage for dependents you must maintain your health coverage for those dependents.

Any questions about Open Enrollment or any of the benefit plans, please contact Human Resources at 717-764-9811 or hr@ais-york.com and we will be happy to help.

Sincerely,

Human Resources

Included in this packet:

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| Benefit Guide for 10/1/2020 -09/30/21 Enrollment/Waiver Form | Online Enrollment information |
| Spouse Certification form (if your spouse is covered under AIS Plan) | Choice Blue Plan information, Summary of Benefits and Coverage, PPO and QHDP, |
| Aflac STD Memo | |
| Aflac Voluntary Life Enrollment and Rate Sheet | Aflac Beneficiary Form |
| Aflac Worksite Benefits | Connect Care 3 Post Card |
| Glossary of Health Coverage and Medical Terms | Summary Annual Report for 401 K, Welfare Plans |
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