

E&E Co., Ltd

E&E / OA Express / Sync Design

TO: All Eligible Full Time Employees
FROM: Human Resources
DATE: February 8, 2023
RE: Annual Open Enrollment for Employee Benefit Plans – **Benefits Effective April 1, 2023**

Welcome to the 2023 Open Enrollment period for our employee benefit plans. We are holding **Open Enrollment from February 13 to February 28, 2023**. During this time, you can make changes to your health plan such as adding or deleting dependents or enrolling in the plan if you are not currently covered. **All changes will be effective on April 1, 2023**. After Open Enrollment ends, you cannot make changes to your health care plans until the next Open Enrollment period in 2024, unless you experience a qualifying event, such as marriage, divorce, birth of a child, adoption of a child, or death.

Changes in 2023:

With the skyrocketing of the healthcare premium each year, even the company spending millions of dollars on benefits to protect all the team members and their family members, it is still a big challenge to offer a comprehensive benefit package. While costs have increased for 2023, E&E will continue to shoulder a significant portion of our benefit plan premiums as we've done in the past, while keeping our benefits competitive in the industry.

For 2023, E&E stayed with all of our current insurance carriers to maintain the quality of care and premium cost. E&E will continue to offer two Kaiser plan options alongside the UnitedHealthcare medical plan to our California employees.

Open Enrollment Webinar Meeting

To learn more about our benefit offerings, please make sure to participate in our upcoming Open Enrollment Webinar:

February 16th, Thursday @ 10 am PST / 1:00 pm EST

Please click the link below to join the webinar:

<https://epicbrokers.zoom.us/j/89107581113?pwd=SnkyMkU3T0ozVG1aTElwa0l3anhtdz09>

Passcode: 580724

Webinar ID: 891 0758 1113

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 669 900 6833 or +1 669 444 9171 or +1 719 359 4580 or +1 253 205 0468 or +1 253 215 8782 or +1 346 248 7799 or +1 929 205 6099 or +1 301 715 8592 or +1 305 224 1968 or +1 309 205 3325 or +1 312 626 6799 or +1 360 209 5623 or +1 386 347 5053 or +1 507 473 4847 or +1 564 217 2000 or +1 646 931 3860 or +1 689 278 1000

For those who will not be able to attend, the OE webinar will be recorded. More information will follow. If you have questions, please reach out to HR.

**PLEASE SUBMIT YOUR FORM NO LATER THAN FEBRUARY 28TH.
ALL CHANGES WILL BE EFFECTIVE ON APRIL 1, 2023.**

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Frequently Asked Questions:

Q: How do I look for a UnitedHealthcare (UHC) medical, dental and vision provider?

A: UnitedHealthcare (UHC): Provider Look Up for Medical, Dental and Vision

Link to access UHC PPO provider information for **California Employees** → www.whyuhc.com/eandeca

Link to access UHC PPO provider information for all **Employees Outside of California** → www.whyuhc.com/eande

Q: If I do not make any changes and I have no dependents on the plan, do I need to turn in an Enrollment Form?

A: No enrollment form or payroll deduction form is needed.

California employees: If you are enrolled in the Kaiser buy up plan, you will need to turn in the payroll deduction form to authorize the Company to make the deduction on your payroll for the buy up plan you elected.

Q: If I want to change to UHC, what do I need to do?

A: You need to complete the UHC enrollment form and the payroll deduction form if you have dependents on the plan.

Q: If I want to change to the Kaiser plan, what do I need to do?

A: You need to complete the Kaiser form and turn in your payroll deduction form if you select the buy up plan or you have dependents on the plan

Q: If I want to change from one Kaiser plan to the other Kaiser plan, what do I need to do?

A: You still need to complete the Kaiser enrollment form to make this change. If you changed from the Kaiser standard plan to the buy up plan, you need to turn in the payroll deduction authorization form.

Q: What should I do if I waive my health coverage?

A: You need to complete the Benefit Declination Section in the UHC enrollment form.

Q: What about the life insurance beneficiary form? Do I need to fill it out?

A: Yes, please review your life beneficiary(ies) and complete a life beneficiary for beneficiary changes or updates.

Q: Can I elect only one health plan, such as only elect medical plan without dental or vision?

A: Yes, you can, but you still need to turn in the payroll deduction form if you have dependents or elect the Kaiser buy up plan.

Q: What will my payroll deduction be if I enroll my dependent(s) to the plan?

A: Please refer to the Payroll Deduction Authorization form for rates and deductions.

Q: When is the deadline to turn in my form to HR?

A: The deadline to turn in forms is **February 28, 2023**.

Q: Who should I contact if I have questions on the enrollment?

A: Contact your benefit department. E&E: erin.giang@jlahome.com or HRDept@jlahome.com