# [Fund name Address City, State, Zip Code]

September 28, 2022
Mary Smith 123 Sample Street Baltimore, MD 21227
Dear Mary Smith,
Open Enrollment begins on December 4th and ends December 15th. Please remember to log into your Membe Portal and make your selections during this time.
Attached is the Enrollment Package information.
Sincerely,
Fund Office Manager

Annual Open Enrollment Guide

The benefit offerings with basys go beyond providing robust Employee Benefit & Rewards offerings at an affordable cost, and we recognize benefits are an important component to your decision when joining our team. However, benefits are one piece of a larger picture. Our Wellness @Work approach encompasses a 360° view of wellness - Health, Financial and Intellect - bringing wellness awareness to the workplace and making wellness work for you.

## [Fund Logo]

#### **Our Mission**

- Build and maintain a workplace culture that supports opportunity for wellness.
- Increase knowledge and awareness of wellness concerns and focus on improved behaviors.
- Engage employees in physical and learning activities to support their vision of a healthy lifestyle.

In this guide you will learn important information regarding wellness opportunities available for 2023. This Open Enrollment period is active. To have coverage, you must complete the enrollment. If you do not complete your enrollment to elect coverage you will not be enrolled.

We encourage you to carefully review all the information provided in your enrollment packet. We also strongly suggest attending one of the Open Enrollment meetings to learn about the plans directly from our carriers. Please contact Human Resources with your questions or concerns.

#### Who can enroll:

Any eligible employee and their dependents may enroll in the plans offered by basys. An eligible dependent is defined as:

- Spouse or qualified Domestic Partner
- Eligible dependent children up to age 26
- Disabled dependent children of any age, if deemed disabled prior to reaching age 26

A qualified domestic partner is defined as a non-blood relative that has shared a residence with a basys employee for at least six months. Both the employee and partner must be at least 18 years of age and not legally married. Certain documentation is required as proof of residence. If you plan to enroll your domestic partner, contact Human Resources for the complete policy guidelines.

Eligible children are your natural or legally adopted (prior to reaching age 18) children, eligible foster children, stepchildren, and children of an eligible domestic partner.

# **Open Enrollment**

12/4 - 12/15

# **Enrollment Meetings**

12/5 - 2pm WebEx Only

12/7 - 10am @basys & WebEx

12/12 - 2pm @ basys & WebEx

12/14 - 10am WebEx Only

### Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal Law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal Law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal Law, require that a provider obtain authorization from the plan or issuer for prescribing a length of stay exceeding 48 hours (or 96 hours as applicable).

## 2023 Medical & Prescription Plan Options

Medical and Prescription benefits are provided by United Healthcare. All plans are open access and do not require referrals. In addition, all plan options are national and available to all employees, including satellites.

Plan ASGN is a traditional option that includes lower individual deductibles and co-pays. This plan is identical to Plan K77 offered in 2022, except for the Mental Health office visit co-pay amount. Plans KY9 and KYI are considered High Deductible Health Plans (HDHPs), which meet IRS requirements to contribute to a Health Savings Account (HSA) for the year. Refer to page 4 for details regarding HSA Accounts.

		Choice Plus (ASGN) Traditional		Choice Plus HSA (KYI) HDHP
Provider Network	Cho	Choice Plus		Choice Plus
Coverage	In-Network	Out-of-Network		
Deductible				
Coinsurance				
Out-of-Pocket Max				
Preventative Services				
Illness Office Visits				

## Health Insurance Portability and Accountability Act (HIPAA)

This group health plan complies with the privacy requirement for Protected Health Information (PHI) under HIPAA. A copy of the Notice of Privacy Practices is available from the insurance carrier for Medical and Dental and from the Human Resources

Department for Vision and Health Care FSA.