

MEMO



DATE: November 10, 2023
TO: ADT Employees (Full Time Only)
FROM: Stephanie Sheesley / David Melancon
SUBJECT: 2024 Open Enrollment

We have completed the yearly review of our existing health, dental, vision and supplemental insurance plans. Due to various reasons, **a change in health carrier is warranted for the upcoming 2024 plan year** and is summarized below. The dental, vision and supplemental coverage **will remain the same as it is today**. Each employee should have received an **Election Return Form** which contains your current enrollment elections, the address we currently have on file, and available election changes.

All change forms are accessible by clicking the link in the Open Enrollment bulletin on your GreenEmployee home page, and must be attached to the signed **Election Return Form** in order for any changes to be affective. *See benefit summary for more details on each.*

HEALTH → **Coverage will now be with United Healthcare**, offering one (1) deductible plan. *Reference benefits summary for more details and benefit incentives.*

DENTAL & VISION → **Coverage continues** with Sun Life Financial for dental and vision coverage. Log onto your Online Advantage account at www.SunLifeConnect.com to see your full dental and vision summary, as well as keep track of all EOB statements and find providers.

- All premium deductions are provided to our employees on a pre-tax basis, meaning you will not pay federal or state income tax on your benefit premiums.

SUPPLEMENTAL → Short-term & long-term disability are covered at 100% by the company (ADT), as well as \$15,000 term life insurance policy. If you would like to review options for additional voluntary policies, visit www.SunLifeConnect.com and click on "Products & Services" or call (877) 820-5306.

AMERITAS RETIREMENT → Now is a great time to review your 401(k) plan. Log into your account at www.Ameritas.com to review your plan documentation, current deferral amount, and to view your portfolio statements.

Remember, now is the time to add, cancel or make changes to your current benefit policies. Note that without the proper change forms, changes indicated on the Election Form will NOT be processed...whether you are enrolling or canceling dependents, or simply updating your address. The highlighted areas on the corresponding change forms must be completed, contain employee signatures, and returned with the Election Return Form to Stephanie Sheesley **no later than FRIDAY, NOVEMBER 24th** for changes to be effective January 1st, 2024. Your new benefit contributions will be reflected on your 1st paystub in January 2024.

Take note that the elections you make now will be validated through December 31, 2024; unless you, or a dependent, experiences a qualifying life event (such as: marriage, divorce, childbirth, loss of spousal coverage,

full time status change, etc.). Also, make sure you review and **initial your mailing address** at the top right-hand side of your **Election Return Form** before returning so we can verify your current address.

Form EVERYONE MUST return:

- **2024 Open Enrollment Election Return Form**

Additional forms to complete online if you are making any changes to your current policy:

- United Healthcare Employee Enrollment / Change Form
- Sun Life Dental & Vision Enrollment / Change Form
- Address Change Form

(REMEMBER TO SIGN YOUR FORMS!!)

Thanks for your attention to these timely matters and please feel free to contact **Stephanie Sheesley** directly should you have any questions at **225-366-6104**.