Get ready: Maximus Benefits Open Enrollment starts October 23

Audience: All SCA benefits-eligible employees

We believe that being prepared is essential for making the best decisions in life. That's why we at Maximus offer a comprehensive selection of high-quality benefits programs as an INvestment IN all the moments that matter.



Starting Monday, October 23, you can take advantage of our great enhancements during the Maximus Benefits Open Enrollment period, which runs through Friday, November 10. This is your time to make changes to benefit elections, including coverage for qualified dependents.

Below you will find helpful information and resources to assist you with your enrollment.

INvesting IN you

With the best INterest of our employees in mind, we're continuing to take strides to INvest IN you with improved benefit options in 2024. Here's how we're investing in you:

Are you all IN?	Better choices	Increased benefits and savings
How we are INvesting in you	 ✓ Replacing the current vision plan with new plan options, including a Base and Enhanced plan ✓ Consolidating HSA Buy-Up plan with PPO ✓ Transitioning HSA/HRA/FSA and Commuter Administration to Health Equity (consolidating vendors) 	 ✓ Reducing Core HSA plan deductible by \$200/\$400 to \$1,800/\$3,600 ✓ Reducing payroll deductions for dependent coverage ✓ Adding domestic partner coverage ✓ Adding free telehealth through Live Health Online to all plans ✓ Adding Health Care Flexible Spending Accounts for those in the PPO plan or waive coverage

Required actions

You must take the following action during the Open Enrollment period for benefits starting January 1, 2024:

- Starting in 2024, SCA employees who are in the PPO plan or waive coverage will be eligible to participate in the healthcare flexible spending account (FSA).
- Each year, you must choose your contribution amount(s) for your health savings account (HSA), healthcare flexible spending account, and dependent care reimbursement account according to Internal Revenue Service (IRS) regulations.

- Employees who have been with the company at least one-year effective January 1, can purchase up to 40 hours (20 hours for part-time employees) of Purchased Paid Time (PPT) to be used in 2024.
- Proof of qualifying coverage is required annually for anyone that wants to waive Maximus coverage. Medicare and Medicaid are not qualifying coverage for this purpose.

All other benefit elections will roll over to 2024 if you do not make any changes.

Note: Once the 2024 Benefits Open Enrollment period ends on November 10, 2023, your elections cannot be changed unless you experience an IRS qualifying life event (QLE).

How to complete your enrollment

To complete your enrollment, visit <u>benefits.maximus.com</u> before **11:59 p.m. ET on Friday, November 10.** For details on how to complete your enrollment, review the <u>Step-by-Step Instructions</u> to Complete Enrollment.

Visit <u>benefits.maximus.com</u>. The first time you log in, you will be required to create a new username and password.

The new save-as-you-go feature on the benefits platform saves your selections automatically. There's no need to worry about formally submitting your changes before the enrollment period is over because the system does it for you. For instance, if you choose a medical plan, your selection stays and auto-completes unless you log back in and change it before November 10.

Helpful resources

We know that there's a lot to take in. Use these great resources to help you choose for 2024:

- Benefits Guide
- Health Plan and Payroll Deductions
- Benefits Contact List
- Step-by-Step Instructions to Complete Enrollment
- Virtual Benefits Fair Event Guide
- Express Scripts Pharmacy Benefits

Watch the following educational videos:

- Recap of common health insurance and benefits key terms (2:34 duration)
- Closer look at various types of health plans that are available (3:47 duration)
- What is an HSA? (3:34 duration)
- Closer look at Health Savings Account (HSA), Health Reimbursement Account (HRA) and Flex Spending Account (FSA) (4:14 duration)
- Basics of Prescription Drugs (1:51 duration)
- How to Use the Prescription Plan (2:52 duration)

Who to contact with questions

If you have questions about your enrollment, health savings account (HSA), health reimbursement account (HRA), healthcare flexible spending account (FSA), dependent care reimbursement account (DCRA), or Purchased Paid Time (PPT) contact GSA National:

• Web portal: <u>benefits.maximus.com</u>

• **Email**: customersupport@gsanational.com

• Phone number: 800.250.2741

Support hours: Monday through Friday, 8:30 a.m. to 7 p.m. ET

Review this list for a complete list of benefit contacts.

Visit our Virtual Benefits Fair

Starting on Monday, October 23, we are hosting a Virtual Benefits Fair throughout the enrollment period. Visit us online during the enrollment period to explore vendor booths, listen to live and prerecorded webinars, chat with a Benefits representative during designated hours, and complete a scavenger hunt for exciting prizes. Log in from the comfort of your home or device to find out more!

Visit the fair during the enrollment period at maximus.com/sca-benefits.

To help you explore, refer to the Virtual Benefits Fair Event Guide.

- Be sure to read the Welcome message and Terms and Conditions
- Select Click Here to Register
- Enter your Maximus email address
- Fill in other fields as prompted
- Under **Terms and Conditions**, select **Yes** (this allows others to see you and communicate with you within the Fair site only)
- Click on **Submit**, and you are ready to explore
- Note: Chrome, Edge, Firefox, and Safari are the most stable and consistent browsers.

Submit required documentation within 30 days of election

To waive Maximus medical coverage, you must provide proof of alternate coverage within 30 days of waiving coverage. If no action is taken, you will automatically be enrolled in the Core Plan with Employee Only medical coverage.

If you are **enrolling your spouse or dependent(s) for the first time** in your medical, dental, or vision plans, you must submit supporting documents to validate the relationships within 30 days of election.

• If you fail to meet this deadline, any elections you make during Benefits Open Enrollment will be dropped.

- You must complete a spousal attestation during medical enrollment to determine whether your spouse has access to coverage from another source.
- Spouses who have access to coverage from another source are not eligible for the Maximus medical plan.
- It is recommended that you have the social security numbers of your spouse/dependent(s) ready when you are completing your enrollment.
- Refer to <u>benefits.maximus.com</u> for more information on the documents to provide.

If you **elect voluntary life insurance**, you may be required to provide Evidence of Insurability (EOI) within 30 days of election (MetLife will not send reminders). Refer to the <u>Benefits Guide</u> for more information.