



May 23, 2022

TO: All Eligible Employees
RE: Annual Open Enrollment for health, dental and life insurance

This is our first year using the Paycom system for our time keeping and Human Resource needs. All actions taken during the open enrollment period must be made through the Paycom app. All employees are encouraged to review their current enrollment choices and confirm their dependent and beneficiary information.

The annual open enrollment period is the one occasion each year when employees can make voluntary changes to existing enrollment status. If you wish to elect coverage as a new participant, add an eligible dependent, switch level of coverage plans or change beneficiaries on your life insurance, you must manage that through the Paycom app. No changes will be allowed at any other time during the plan year unless you experience a qualifying event under the special enrollment provision (marriage, divorce, birth, adoption, loss of coverage) and you must make application for coverage within 30 days of the qualifying event.

We are experiencing a double-digit increase in costs on the medical plans and it has become necessary to pass along a 7.5% increase to most employees and a 15% increase to highly compensated employees. Life insurance rates and dental contributions will remain the same. In order to reduce costs, we urge all employees to review their choice of coverage to determine whether or not a less expensive option would serve their needs equally as well as the option in which they are currently enrolled. We all need to be responsible and monitor our Explanation of Benefits for any duplicate or incorrect charges.

Please be sure that you take the time to register on the medical claim administrator's website, www.trustmark.com, to review your claims to confirm their accuracy and to avoid unnecessary or duplicate claim submissions. Through the website, you can check the status of health claims, request ID cards, and learn how to read the Explanation of Benefits, download claim forms, and research medical issues and review wellness programs. For any maintenance drugs, use the mail order prescription program whenever possible, it is cost effective for you and the company to do so.

There may be other coverage options for you and your family. You may be able to buy coverage through the Health Insurance Marketplace. The marketplace for New York State residents can be accessed at www.healthbenefitexchange.ny.gov. You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Similar marketplace options are available in all other states. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees, if you request enrollment within 30 days.

439 Oak Street, Suite 1, Garden City, NY 11530 Tel (516) 594-4400

Please feel free to contact me with any questions or concerns via e-mail at lgerstman@questservicegroup.com.

Thank you for your cooperation.

Stay well!

Linda Gerstman
Chief Operating Officer

OPEN ENROLLMENT-MEDICAL, DENTAL AND LIFE PLANS EFFECTIVE JUNE 1, 2022

All full-time employees who were hired on or before May 1, 2022 will be eligible to participate in Open Enrollment. Employees hired after May 1, 2021 will be eligible to enroll on the first of the month following their 30-day anniversary. All enrollment is conducted electronically on the Paycom app. If you do not enroll timely, you must wait until next June 2023 to join. Please make sure that any new enrollments, changes or cancellations are completed during this open enrollment window. You will **NOT** be allowed to do any of the above without a qualifying reason outside of our company open enrollment. If you request medical coverage for yourself and/or eligible dependents at a later date, you may be required to wait until the next annual open enrollment period. If you are declining for yourself or your dependents because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

*Employees have a choice among **THREE** different levels of benefits.* Employees also have choices of life and dental coverage with MetLife.

If you choose not to participate in our medical program, we offer a \$75.00 benefit for not electing our insurance. You **must** complete the specific waiver form that outlines the requirements for this cash benefit and submit proof of your current health coverage **even if** you are already receiving the waiver. Please fax the completed waiver form with proof of coverage to 516-612-0475. **If you have been previously receiving the waiver, but do not submit a new waiver with proof of current insurance, your waiver will be discontinued.**

At any time, should anyone have any questions regarding the benefit program, feel free to contact Larry Kaminsky at 516-457-7269 or email at lkaminsky@questservicegroup.com.

*****IMPORTANT: By June 13, 2022 you must have done one of the following:**

- 1. Joined our health insurance plan; or**
- 2. Submitted the waiver form showing that you have alternate insurance coverage with proof of insurance card to receive the monetary benefit; or**
- 3. Submitted the medical enrollment application stating that you do NOT want to join our insurance plan.**
- 4. If you are already enrolled in the plan, please review your coverage level, dependent and beneficiary information on the Paycom app as soon as possible.**
- 5. If you are not already enrolled, and do not enroll timely, you will not be permitted to enroll until 6/1/23.**

****Please note:** If for any reason your employment is terminated with Quest, your insurance coverage will end at midnight on your final day.