MEMO

Date:

August 2, 2023

To:

All Employees

From:

Ken Finke

Re:

Health Insurance

September 1, 2023 is the renewal and open enrollment date for our current health plans and dental plan with The Guardian. If you have 90 days of employment you may enroll now, or after 90 days of employment.

We will continue to offer the tax savings of a Flexible Spending Account and Dependent Care Account. Flex accounts can be used for medical bills, co-pays, prescriptions, dental, vision and over the counter medicines. You must put your request in writing to elect a flex account prior to September 1st, if you do nothing you will not have a flex account.

Every one was sent a letter from Trish at Upstate Benefits stating their current balances and the plan information you are currently enrolled in. If you do nothing your current plan will continue, (with the exception of the Flex Account), including the changes in premiums and benefits.

All the enrollment forms and information for each plan are available at www.ubplanning.com/ashley. This is a secure site and no personal information is stored. Please log on and complete your enrollment.

User name: ashley Password: AshleyPW73

If you have any questions, please contact Trisha Hollister of Upstate Benefit Planning, to answer any of your questions concerning the plan options.

Trisha Hollister, thollister@ubplanning.com, 518-505-7901

The monthly premium that will be contributed by the employer will remain the same as last year, at more than half of your monthly premium.