



ASSOCIATED RETINAL  
CONSULTANTS

# Benefits Open Enrollment

Benefit Plans Effective January 1–December 31, 2023

The open enrollment period begins October 31 and ends November 13.

## Action Required!

This is an active enrollment. Your current benefits elections **WILL NOT** carry over. In order to have benefits in 2023, please enroll through Dayforce by November 13, 2022. Failure to do so will result in a loss of coverage for 2023.

All benefit election changes are effective January 1, 2023, to December 31, 2023.

During open enrollment, you can:

- Enroll in coverage for the first time.
- Change plans.
- Add/drop dependents.
- Drop coverage.

Please take time to learn about the 2023 benefits:

1. Review the 2023 Employee Benefits Guide arriving by mail to your home.
2. Watch the 2023 Brainshark presentation.
3. Schedule an appointment with a licensed Benefits Counselor at [benefitsenrollment.10to8.com](https://benefitsenrollment.10to8.com).

## WHAT'S NEW?

### ENHANCEMENTS

- Domestic partners will be eligible for benefits coverage in 2023!
- EyeCare Partners will offer maternity benefits in 2023!

### MEDICAL INSURANCE

- Medical insurance will continue to be provided through BCBS of MI.
- Most employees will have a decrease in premiums in 2023.
- Refer to the 2023 Employee Benefits Guide for details about the plan options.

### DENTAL INSURANCE

- Dental insurance will be provided through Delta Dental of MO.
- The dental benefits will be offered on a three-tier network plan, giving you the option to see either a PPO, Premier, or out-of-network provider.
- The amount you pay for coverage is not changing.

### VISION INSURANCE

- Vision insurance will be provided through VSP.
- The amount you pay for coverage is not changing.

### HEALTH SAVINGS ACCOUNTS (HSAs) AND FLEXIBLE SPENDING ACCOUNTS (FSAs)

- HSAs and FSAs will be provided through Rocky Mountain Reserve.
- EyeCare Partners' matching contribution will be deposited into your HSA with Rocky Mountain Reserve.

### LIFE, AD&D, AND DISABILITY INSURANCE

- EyeCare Partners will offer life, AD&D, and short-term disability insurance through Lincoln Financial.

## Self-enroll in your benefits.

Visit [dayforcehcm.com](https://dayforcehcm.com) and log into your employee portal (company ID: eyecare). Click on the menu icon (three horizontal lines) in the upper left-hand corner, select Benefits > Overview > Start Enrollment.

## NEED HELP UNDERSTANDING YOUR BENEFITS?

- Call 833-934-2728 during the open enrollment period between 8 a.m. to 8 p.m. EST, Monday–Friday to speak with a licensed Benefits Counselor who can help you understand your benefit options and determine which plans are best for you and your family.
- Or, schedule an appointment at [benefitsenrollment.10to8.com](https://benefitsenrollment.10to8.com), you will receive a confirmation email and text for your appointment.