



To All M. Holland & Son Construction Benefit Eligible Staff:

This message contains valuable information about M. Holland & Son Construction's benefits and some important upcoming dates of which you should be aware. Information regarding our benefit plan(s) can be found on our new benefit website:

<https://www.askcip.com/m-holland-sons/>

As part of the annual renewal of our plans, we are holding an **open enrollment period** starting **Monday March 6th through Monday March 20th**. All plans will be effective April 1, 2023. Outlined below are the 2023 plan changes:

M. Holland & Son Construction Benefits:

Medical Insurance: **No Benefit Changes.**

Old Payroll Deductions: Employee Only: \$31.75, Family: \$155.58

New Payroll Deductions: Employee Only: \$31.94, Family: \$159.45

Dental Insurance (100% Employer Paid): **No Benefit Changes**

Life Insurance (100% Employer Paid): Moving to Mutual of Omaha – From Reliance Standard – **No Benefit Changes**

Long Term Disability (100% Employer Paid): Moving to Mutual of Omaha – From Reliance Standard – **Plan Enhancement! Plan Enhancement! – There used to be a 180-day waiting period. The waiting period is now 90 Days!**

Paid Family and Medical Leave: Moving to Mutual of Omaha – From MA Plan– **No Benefit Changes**

Open Enrollment

Open enrollment will run through **Monday, March 20th**. While no action is required for your Medical, Dental, Life and LTD benefits coverage to continue, we encourage you to update your Life insurance beneficiary (form on the below link). Open enrollment is the only time during the year when you can make changes or enroll in your benefits unless you have a qualifying event (e.g., marriage, birth, or change in spouse's job status).

How to enroll, change, waive or view benefits

You will have two options this year to enroll, change or waive benefits, online or via paper enrollment.

Online Benefit Portal Instructions

You can access your benefit information to make any updates, please go to: <https://www.askcip.com/m-holland-sons/> and click on "MyBenefits Login" at the top of the page. **First time users will use company identifier code: MHolland**

** or **

Enrollment Form

The Medical & Dental enrollment form can be found on <https://www.askcip.com/m-holland-sons/> under section Enrollment Form.

If you would like to make changes. Please complete and return the "Medical & Dental Enrollment Form" or log into Employee Navigator to make your changes by 3/20/2023.

If you have any questions regarding benefits, open enrollment, or difficulty logging into the benefit portal, please contact Bobby McSweeney, at rmcsweeney@askcip.com or call (617) 354-0866 ext. 52.