

## MEMORANDUM

TO: MMIA Employee Benefit Program Member Entities

FROM: Amanda Clark  
MMIA EB Program Manager

DATE: January 16, 2024

RE: Notification of EB Membership for 2024-2025

Per the Employee Benefits Program Agreement, each participating member commits to participating in the program for five years. After that initial commitment, a member entity automatically renews their participation in the program for each succeeding coverage year, unless the member provides at least 120 days notice prior to the start of the next coverage year of their desire to withdraw from the program. *This means that a member that has participated for five years and wishes to withdraw from the program as of June 30<sup>th</sup> needs to send written notice to the MMIA Board of Directors by March 1<sup>st</sup>.* Any member that does withdraw from the program will not be eligible to apply to rejoin the program for a period of three years.

Final rates will be sent by the beginning of April. This is after any notifications of withdrawal have been received, so that the actuary can rate appropriately including any considerations of changed participation levels. We will however, send out an early rate indication in mid-February. Although this will still be premature to provide definite rate information, we will provide a range of potential rate adjustments given the information we have at that time. This indication is non-binding and is meant to provide preliminary information for early decision making.

Open Enrollment for the program will be from May 15<sup>th</sup> to June 15<sup>th</sup>. This time period is the opportunity for employees to elect coverage changes, such as adding or dropping a dependent. If your entity allows individuals to choose between plan options, employees may also change their plan elections at this time. Prior to the start of Open Enrollment, your entity may also elect different group options for your employees on the group election form. You may choose to open up the medical plans to individual selection, or perhaps consider dental or vision benefits offered to the group, etc. We will send notification to fill out group election forms electronically in the coming months. Please feel free to contact us if you have any questions regarding group options available to your entity.

The Employee Benefits Program Agreement can be found on our website at [www.mmiaeb.net](http://www.mmiaeb.net), under the Documents tab and then by selecting the Employer Resources icon. Please let us know if you have any further questions regarding program participation, the 2024-2025 coverage year, or Open Enrollment.