

## Family Home Health Services: 2021 Benefits FAQs

Below are common questions asked regarding benefits offered to full-time employees

**Q: *If I do not want to make changes to my benefits, do I need to enroll?***

**A:** No. This is a passive enrollment. If you do not make any benefit plan changes, you will not need to do anything. Your benefit elections will automatically carry forward to the new plan year effective 6/1/2021 changes.

**Q: *I am not enrolled in the medical plans and do not want to enroll for 2021. Do I have to go into BenefitHelp, the benefit administration system?***

**A:** No. You are not required to go into BenefitHelp to elect or waive any coverages. However, it is recommended that you review your current benefits and beneficiary elections at this time to ensure they are accurate and current.

**Q: *Will my premiums increase?***

**A:** There are no premium increases for the PPO and HDHP Employee Only medical plans. There are premium increases for Employee+Spouse, Employee+Children, and Family under the PPO and HDHP plans. There are increases to all coverage levels under the HMO plan. There will be adjustments to the copays, deductibles and coinsurance for all medical plans. Please review the Medical Plan Overview in the 2021-2022 Enrollment Guide.

**Q: *Will I get a new ID Card?***

**A:** You will receive a new ID card only if you move from one network plan to another. For example, if you move from the PPO or HDHP BlueOptions network to the HMO BlueCare network, you will receive a new ID card. If you move from the PPO BlueOptions network to the HDHP BlueOptions network, you will not receive a new ID card. Your plan contract numbers will remain the same.

**Q: *Will Teladoc remain the same?***

**A:** BCBS offers the Teladoc service. If you enroll in a medical plan, you are eligible to enroll in the Teladoc service. The copay is \$10 for the PPO and HMO plans and the coinsurance for the HDHP is \$42.

**Note:** Due to COVID19, copays and deductibles are waived until further notice.

**Q: *If I enroll in the HDHP, when will I see the employer contribution to my Health Savings Account (HSA)?***

**A:** FHHS will contribute \$500 per calendar year toward your Health Savings Account if you choose the HDHP. The contribution will be paid quarterly. This contribution only applies to the HDHP.

**Q: *I'm in the HMO plan; will I need to elect a new Primary Care Physician (PCP)?***

**A:** Unless your chosen PCP is no longer participating in the HMO network as a PCP, you do not need to choose a new PCP. You can search the provider network participation by going into BenefitHelp under the Medical/Rx tab and use the "Find a Doctor Near You" link.

**Q: *Can I make a change in my current Flexible Spending Account election?***

**A:** No. The IRS regulations only allow changes to your election during the calendar year if you have a qualifying life event. A change in plan deductibles, coinsurance or copays is not a qualifying life event nor is changing from one plan to another. The annual enrollment for the Health Flexible Spending Account is held each December for the contribution during the following calendar year.

**Q: *I want to increase my Voluntary Life Coverage on myself, can I do this during this enrollment period? If so, do I need to complete the Evidence of Insurability Form?***

**A:** If you are not at the Guarantee Issue amount of \$100,000, you can increase your elected coverage amount by \$10,000 without Evidence of Insurability.

**Q: *Will my Voluntary Life Insurance premiums increase as I get older?***

**A:** Yes. At each plan anniversary, your premiums are determined by your age at that time and the amount of coverage you elect. The rates for the Voluntary Life are set to change in five-year increments. So, if your age changes from one level to another, your premiums will change based upon the rates for that age. Please note, if you have Spouse Voluntary Life, the premiums for that coverage are based on the age of your spouse.

**Q: *How do I enroll?***

**A:** Enrollment is easy. In BenefitHelp, visit the HelpSite and click on the "Employee Login" button. You will be redirected to a new page with instructions. After you read the instructions, click on "Click Here to Login" and proceed. Note: You will need social security numbers and dates of birth for dependents that you intend to cover.