



Open Enrollment 2024

Frequently Asked Questions

Contents

Enrollment.....	2
Health Advocate	4
Benefits	5
Flexible Spending Accounts (FSAs)	10
Health Savings Account (HSA).....	11
Questions	12

Enrollment

Open Enrollment

When is Open Enrollment?

November 6, 2023 – November 20, 2023.

How do I log in to complete the Open Enrollment Process?

Open Blaze, click on UKG link, navigate to Menu, then Myself and select Open Enrollment. Click on the hyperlink to launch the 2024 Open Enrollment session.

When do the elections I make during Open Enrollment take effect?

January 1, 2024.

How do I change my 401(k) contribution, do I do this during Open Enrollment?

Your 401(k) contribution is not affected by Open Enrollment. You can make changes to your 401(k) through the John Hancock [website](#) at any time.

How do I get more information about my 2024 benefit options?

Company-wide live webinars for all RS&H that will be held in the month of October. Additionally, a 2024 Open Enrollment kit and Presentation will be posted on the home page of Blaze. We are also posting all information to our RS&H external [website](#). This will allow you and your family an opportunity to watch the recorded webinar presentation from any computer (with internet access) anywhere.

Do I still need to complete the Open Enrollment process if I do not intend on electing insurance through RS&H?

Yes. You will need to decline benefits for 2024 if you have current benefits in 2023 that you no longer want.

How will I know my elections are received?

You will receive a confirmation summary at the end of your Open Enrollment session when you click "Submit" in UKG. Please note, your confirmation summary will only include *changes* you've made for 2024.

Can I save my elections along the way while making my elections in UKG?

Yes, UKG will automatically save changes if you exit the system and return later to finish.

If I am out of the country or on a Leave of Absence, how can I complete my open enrollment elections?

You should still have access to UKG to make your elections. If you require assistance, please contact Open.Enrollment@rsandh.com.

Life Events, Beneficiaries, & Dependents

Can I make changes to my benefits in 2024?

You may make certain changes to your benefits if you experience a Life Event. The changes must be made within 30 days of the event. Life Events include:

- Marriage/Divorce/Legal Separation
- Birth/Adoption/Death
- Loss of dependent status
- Active employees eligible for Medicare
- Loss or Acceptance of coverage elsewhere
- Reduction of work hours
- Court Order

I'm adding a new dependent to my insurance. What do I need to do?

Dependents and beneficiaries are called "Contacts" in UKG. You can add dependents and/or beneficiaries in UKG by adding as a "Contact". Once added, you can assign each "contact" as a beneficiary, dependent or emergency contact. You will be able to select each dependent that will participate in the plans you elect (medical, dental, etc.) during the enrollment process.

My spouse's company is conducting his/her Open Enrollment next month. Will I be able to make changes to my benefit elections?

Yes. Your spouse's Open Enrollment is a Life Event and allows you to make benefit changes to your plan. If your spouse is included on RS&H's insurance, you can elect to drop your spouse from our plan if, during your spouse's Open Enrollment, your spouse elects his/her company's insurance.

If, during your spouse's Open Enrollment, you choose to move to their plan, you may also drop your insurance with RS&H.

How much Life Insurance am I able to purchase for my Child?

You can purchase either a \$5,000 policy or a \$10,000.

Will the system require me to submit a Social Security number for Beneficiaries?

Beneficiaries do not require Social Security numbers in UKG.

Where do I designate my 401(K) beneficiaries?

You must designate your 401(k) beneficiaries on the John Hancock [website](#).

Health Advocate

What can Health Advocate help me with?

Health Advocate provides Benefit and Claim Assistance, they also administer our Employee Assistance Program. We encourage all associates who need assistance with these services to contact Health Advocate directly 1-866-799-2728.

What is included in Benefits and Claims Assistance with Health Advocate?

Health Advocate can provide you with expert assistance if you or a family member need help with:

- Benefit questions (plan comparisons, explanations of terms)
- Finding a doctor or dentist in your area
- Making appointments for certain services (i.e. MRIs)
- Resolving benefit claims issues (denied claims, claims appeals)
- Untangling and explaining medical bills
- Contacting the insurance company on your behalf

What is an Employee Assistance Program?

An Employee Assistance Program (EAP) is a valuable benefit provided to all RS&H employees free of charge. An EAP can provide you with confidential assistance in your time of need, if you need help with:

- Stress at work or home
- Anxiety / depression / grief
- Family issues (parenting, marital issues, etc.)
- Community outreach resources
- Elder care / disabled dependent care resources

The EAP is available 24 hours a day, 7 days a week, and includes up to six visits with a licensed counselor in your area.

Benefits

[General Benefit Questions](#)

How can I view my current benefits?

Login to UKG, and select "Menu", "Myself", then "Benefit Summary".

When will I get my ID cards?

Associates will receive new medical cards for 2024. Your new card will arrive before January 1, 2024. If you enroll in the Medical Flexible Spending Account for the first time, you will receive a new debit card from WageWorks/Health Equity no later than January 1, 2024. Associates enrolled in Vision with NVA for the first time will receive a Vision ID card by January 1, 2024. Associates enrolling in VSP Vision will not receive ID cards. MetLife Dental cards are available on Blaze, simply search for MetLife Dental Card.

Where can I find a summary of our insurance premiums?

All 2024 premiums can be found in the Open Enrollment Kit, in the UKG system and in the Open Enrollment presentation.

Medical & Pharmacy

Does my doctor participate with Blue Cross Blue Shield (BCBS)?

To find a participating provider, click on [this link](#), select "Find Care", then select "Doctor & Hospital Finder", select "Blue Choice PPO" from the Network drop down menu, enter your City, State and/or zip code, then search for your doctor by last name.

Can I access the Blue Cross Blue Shield "My Health Toolkit" website right now?

You have limited access currently. However, you will be able to register once you receive your BCBS ID card.

What is a "CYD"?

CYD stands for "Calendar Year Deductible". It is the amount of money you must pay before BCBS contributes coinsurance towards your claim.

Is the deductible included in the BCBS maximum out of pocket costs?

Yes.

Does the Out-of-Network CYD apply towards the In-Network CYD?

No. Claims incurred by non-participating Providers apply towards the out-of-network deductible. The in-network and out-of-network deductibles accrue separately. It's important to stay in-network if possible.

Are new patient visits to your physician's office considered preventive?

No. You will be charged for a physician's office visit. If you have questions about what is typically covered during "preventive care" visit this [BCBS website](#) for guidelines and information.

Does BCBS provide coverage outside of the USA?

You will be covered for emergency care only.

If I am outside of the country, how will BCBS transport me back to the USA?

You will be transported via ambulance or air lifted if medically appropriate.

If I'm traveling outside of the country on RS&H business, am I covered if I'm hurt or get sick?

If you are assigned on company business that includes travel abroad, the Business Travel Accident (BTA) policy will provide coverage for you, your spouse, and your child(ren). Upon receiving an assignment that includes travel abroad, your manager will provide all pertinent policy details to you and your family prior to your departure.

What is the definition of a true emergency?

An emergency is defined as an immediate threat to life or limb.

Are different services covered on the HDHP vs. the PPO?

The covered services are the same.

Do I have to pay the doctor when services are rendered if I am on the HDHP?

Office policies will vary. However, it is always advisable to ask the doctor to submit the claim before you pay.

Can I go to any pharmacy to fill my prescriptions?

BCBS/Optum Rx has contracts with almost all the major pharmacies (Walgreens, CVS, Target, etc.) and some local pharmacies as well. Check the [Optum Rx website](#) for a complete listing.

Who provides Mail Order Rx?

Optum Rx is our Mail Order vendor.

How do I opt in/out of mail order RX with BCBS/Optum Rx?

You must contact Optum Rx to opt in/out of the mail order program.

Where is the BCBS/Optum Rx Preventive Drug list?

Because the list is subject to change we suggest you use the pharmacy search tool on this [Optum Rx website](#) for the most up to date information.

Is there a way to find out the cost of my Rx at the pharmacy in advance?

Please consult the pharmacy tool at [Optum Rx](#).

When I hit my maximum out of pocket on the medical plan, do I still need to pay for my prescriptions?

No. The BCBS plan will cover 100% of all eligible expenses.

HDHP Option

What's the difference between the Prime and Alternate HDHP plans?

There are two major differences between the Prime and Alternate HDHP plans.

- **The deductible and out-of-pocket maximum amounts:** The Alternate HDHP has a higher deductible and out-of-pocket maximum amount than the Prime HDHP. This means your payroll deductions will be lower, but you potentially have a greater annual cost if you or a covered family member experiences a catastrophic claim.
- **How the deductible and out-of-pocket maximums accrue:**
 - **Prime HDHP:** If you cover any dependents (does not apply to employee only coverage), the entire family deductible must be met before the plan begins paying for any one family member.
 - **Alternate HDHP:** Once any one person in the family meets their individual (per person) deductible, the plan begins paying benefits only for that person. The family maximum is the most you will pay towards the deductible for the year.

Dental

What is the difference between the Choice and Preferred dental plans?

If you are going to an in-network MetLife dentist, the Preferred plan is likely the better plan for you. If you must use a non-participating dentist, you will pay a lower deductible and potentially less out of pocket on the Choice plan.

How often can I receive cleanings under our dental plan?

You are eligible for 2 cleanings every 12 months.

Vision

Why do we have two vision vendors?

National Vision Administrators (NVA) in-network offers more large chain retailers, VSP offers in-network providers that are often private practitioners.

What exactly does the eye exam cover (both the NVA and VSP vision plans)?

The plan covers a standard, routine eye exam.

I wear both contact lenses and glasses. Can I get both on the NVA and VSP vision plans?

No. You must choose one or the other. However, you can use funds in your FSA and/or HSA to supplement your vision care expenses.

Life and Disability

Can you convert your RS&H life insurance to a personal policy if you leave RS&H?

Yes. Mutual of Omaha allows terminated employees to take their policies with them.

What is the difference between Life insurance and AD&D insurance?

Life insurance pays a benefit to your beneficiary if you die. AD&D will pay an additional benefit if you die due to an accident. AD&D may also pay a partial amount if you are dismembered or lose certain functions due to an accident.

Do I have to complete the Mutual of Omaha Evidence of Insurability Form if I want to add or increase Life Insurance?

Yes. Associates that did not elect supplemental Life for themselves or their Spouse during their initial enrollment must complete the Evidence of Insurability form. Any associate increasing must also fill out the form.

Does RS&H offer a buy up option on Short Term Disability?

Yes. The Company Paid STD weekly benefit maximum is \$3,500.

The Short Term Disability Buy Up option is equal to 30% of your pre-tax weekly earnings. This policy is in addition to the Company Paid STD (not to exceed 100% of your normal weekly pay).

How much Life Insurance am I able to purchase for my Child?

You can purchase either a \$5,000 policy or a \$10,000 through Mutual of Omaha.

MetLife Benefits**When do I enroll in the MetLife/Famers Auto Insurance?**

Quotes for MetLife/Famers Auto Insurance are available by calling 800-438-6381. Use promo code DTZ.

How do I enroll in the MetLaw Legal Benefit?

You can enroll in the MetLaw plan during Open Enrollment.

How do I use the MetLaw Legal Benefit?

You may access www.info.legalplans.com to reach an attorney in your area after your effective date.

Accident & Critical Illness Insurance**I am interested in electing the Mutual of Omaha Accident and/or Critical Illness Insurance. Besides electing it in UKG, do I need to do anything else?**

No, you will be enrolled in this benefit if you elect it during Open Enrollment.

Does RS&H no longer provide Cancer Insurance?

Cancer is now one of the covered conditions under the Mutual of Omaha Critical Illness plan.

Can I keep my Allstate Cancer, Accident or Critical Illness policy after 2023?

Yes, you will be given the option to continue this benefit by paying Allstate directly. Allstate will mail a continuation letter to anyone currently enrolled in one of their policies.

Flexible Spending Accounts (FSAs)

What types of FSA accounts does Health Equity/WageWorks administer?

- Medical
- Limited Purpose (dental and vision only)
- Dependent Care
- Commuter Reimbursement (Transit and Parking)

If I enroll in the Commuter Reimbursement FSA, what does it cover?

It covers expenses incurred for a pass, token, fare card, voucher, or similar item for transportation on mass transit facilities (for example: bus, subway, train), and workplace parking expenses.

How do I enroll in Parking or Transit Benefits?

Please register on the Health Equity/WageWorks website, instructions are located [here](#). You must register and elect your transit/parking amount no later than December 9, 2023 for the month of January 2024.

What Transit expenses are not covered?

Ineligible expenses include:

- Tunnel, bridge, or highway tolls (EZ Pass)
- Fuel, mileage, or other costs incurred to operate a personal vehicle or taxi
- Non-work-related transportation expenses
- Expenses incurred in traveling from your office to business or client meeting
- Transit expenses of your spouse and dependents
- Any claim submitted more than 180 days after the expense is incurred

How do I submit a claim for Commuter FSA?

Simply log on to www.wageworks.com to submit all FSA claims.

Can you co-mingle your funds in the Commuter FSA between Transit and Parking?

No. Each account has an individual limit.

What are the eligible expenses to use your Flexible Spending account and Health Savings account funds? For a complete listing, please visit www.irs.gov and search for Publication 502.

Can I use my Flexible Spending account funds to cover my spouse who is not on my medical insurance?

Yes

I am on Medicare but contributing to the FSA. Does the grace period still apply to me?

Yes

Do I have access to my entire FSA contribution at the beginning of the plan year?

Yes

Will I receive a new FSA card?

If you are a new enrollee, Health Equity/WageWorks will send it to you prior to January 1, 2024.

Health Savings Account (HSA)

I want to open an account with Optum Bank. How do I do this?

If you are electing one of the Blue Cross Blue Shield High Deductible Health Plans (HDHPs) for the first time, an Optum Bank Health Savings Account will automatically be opened for you under the RS&H group number after Open Enrollment is complete.

If you already have an HSA with Optum Bank, please reach out to Optum Bank at 1-800-791-9361 to move your existing HSA funds to your new Optum HSA under the RS&H group number. Optum has confirmed that your investment elections will remain the same. Please contact Open.Enrollment@rsandh.com if you have any questions.

How do I roll funds from a former HSA into the Optum Bank HSA?

Reach out to Optum Bank directly at 1-800-791-9361 for assistance on rolling your balance into the Optum HSA.

How do I order an additional HSA debit card?

Simply by contacting Optum Bank at 1-800-791-9361.

I am currently enrolled in a High Deductible Health Plan (HDHP) and contribute to my HSA account. I am changing to the PPO Plan. What happens to my HSA funds?

You can use the money in your HSA towards any eligible expense. You will no longer be able to contribute to it.

Can I change my HSA election after Open Enrollment, or do I need to wait for a Life Event?

Your HSA amount can be changed throughout the year. You can make this change by logging on to UKG, clicking on "Myself", then "Life Events", then select the Life Event "I Want To Change My HSA Contribution". The system will guide you through making the change to your benefits.

How much can I contribute to my HSA in 2024?

The annual limits for 2024 are \$4,150 for individual plans and \$8,300 for Family plans. Please note that in 2024 this limit includes both your contributions and the RS&H employer contribution.

I am or will be turning age 55 in 2024. Am I eligible to make "catch-up" contributions to my HSA? Yes.

You will be able to contribute an additional \$1,000 into your HSA account.

Can I open an HSA if I am over 65 and NOT enrolled in Medicare or receiving Social Security benefits?

Yes

I am over 65, enrolled in Medicare, and have an existing HSA. Can I still contribute to my HSA? Enrolling in Medicare (part A or part B) renders you ineligible to make any further contributions to your HSA. However, you are free to spend the existing funds.

If you have money in the investment accounts, some money is used to pay for medical expenses and the account falls below the threshold, what happens?

You simply wait until the balance increases to the threshold in order to start investing new funds again.

What happens to my HSA funds if I pass away?

You will need to assign a beneficiary in the Optum Bank website. The funds will go to the designated beneficiary. The website for Optum Bank is www.optumbank.com.

What are the investment options in the Healthcare Savings Account?

You can locate a complete listing on the Optum Bank website.

How do I use my HSA funds if the funds are tied up in investments?

You will need to contact Optum Bank and have the funds moved back to the general account for use.

I have an HSA. Can I still participate in the FSA?

Yes. However, the FSA funds can only be used for vision and dental expenses.

Will I pay taxes on my HSA investment earnings?

No.

I am enrolled in TriCare. Can I still contribute to the HSA?

No. You cannot be enrolled in any other coverage and contribute to the HSA and you must be enrolled in a qualified HDHP. You may, however, contribute to an FSA.

What happens to my HSA funds when I retire?

You can continue to use them for eligible medical, dental and vision expenses.

If I have a HSA, why would I want to contribute money into a FSA?

The FSA is a great way to pay for known dental and vision expenses. This will help your HSA balance grow.

Questions

I have questions, where do I go?

Questions will be fielded during the Open Enrollment webinars. The Human Resources Benefits team has a dedicated Open Enrollment email: Open.Enrollment@rsandh.com

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.