

## 2021 Open Enrollment FAQ

### General Open Enrollment

#### 1. What is Open Enrollment?

- a. Open Enrollment is your opportunity to elect benefits for the upcoming policy year. During Open Enrollment, you may make additions, changes, or deletions to your benefits that will be effective in the new benefit year beginning January 1, 2021.

#### 2. When is Open Enrollment and where do I make my changes?

- a. Open Enrollment will begin on November 5, 2020 and will end November 18, 2020. When the enrollment period ends, you will not have an opportunity to change your benefit elections (other than Health Savings Account (“HSA”) contributions) until the next enrollment-period, unless you have a qualified life event.
- b. You will make your Open Enrollment changes in Workday. Please follow the instructions and video on SharePoint.

#### 3. What is a qualified life event?

- a. Qualified life events include things such as marital status change, birth or adoption, death of spouse, employee or spouse gains or loses coverage, and so on. These types of events must be entered in Workday with the required supporting documentation within 31 days of the event.

#### 4. What if I have no changes to make? Do I need to do anything?

- a. No, you will not as this is considered a passive open enrollment. HOWEVER, if you intend to remain in a spending account (HSA, FSA, Limited Purpose FSA, Dependent Care FSA), these elections DO NOT rollover year to year so you will need to make new elections for 2021. All other elections will rollover.
- b. If you are a newly acquired Securitec employee, you MUST participate in Open Enrollment to have Appriss benefits in 2021.

#### 5. What happens if do not make my elections during this time frame?

- a. We encourage you to plan for Open Enrollment as there will be **no exceptions** for late enrollments. We have a very strict deadline to get information to carriers, so please plan accordingly. Rest assured all other elections will remain in effect, except for those HSA and FSA accounts.

### Medical Plans

#### 6. Are there any changes to the medical plans?

- a. We will continue to have Anthem as our carrier and no reductions are being made to the medical plan coverage on any plan.
- b. We are very excited to add free preventive care generic prescription drugs on all medical plans at no cost to you! Appriss remains committed to providing comprehensive coverage and we want to make it even easier for you to get the medicine you need to keep you and your family well.



**7. Will my cost for medical insurance increase?**

- a. For those on the high deductible plans, you will see a minimal increase in your cost which continues to be well below market. For those on PPO plans, your cost also continues to be below market, but your cost increase will be more for these higher coverage plans. You may want to consider a move to the high deductible plans for a lower premium cost and receive employer HSA contributions.

**8. If I have a domestic partner, what do I need to know?**

- a. Per IRS regulations, we are required to tax the portion of the premium attributable to the domestic partner post-tax. This will be new this year and will show up a bit differently on your paycheck.
- b. You will need to complete the Domestic Partner affidavit to have your Domestic Partner on your benefits. This document can be found on [apprissbenefits.com](http://apprissbenefits.com).

**ID Cards**

**9. Will I receive new Anthem medical ID cards?**

- a. If you made changes to your current election, you will receive new cards.
- b. If you did not make changes to your current election, you will not receive new cards.

**10. Will I receive new Delta Dental ID cards?**

- a. If you made changes to your current election, you will receive new cards.
- b. If you did not make changes to your current benefits, you will not receive new cards.

**11. Will I receive new VSP Vision ID cards?**

- a. There are no VSP ID cards. Your vision provider will ask for your SSN upon your visit to verify benefits.

**Dental & Vision**

**12. Are there any changes to our dental plans?**

- a. Yes! We are pleased to announce two enhancements to our dental plans.
  - i. On both Dental Plan 1 and 2, you will be allowed to have up to \$250 carryover of the annual max to the next plan year if you do not meet your annual maximum benefit in the current year.
  - ii. On Dental Plan 1, **adult** orthodontia will now be covered at 50% and the maximum ortho benefit amount will increase from \$1,000 to \$1,500 at no cost increase to you.
  - iii. On Dental Plan 2, the maximum ortho benefit for **children** will increase from \$1,000 to \$1,500 at no cost to you.

**13. What about our vision plan?**

- a. Our VSP Vision insurance is remaining the same with no carrier or plan changes.

## Spending Accounts

### 14. Are there any changes to the spending accounts?

- a. We are switching from McGriff to Discovery Benefits for our HSA and FSA accounts, including the Healthcare FSA, Dependent Care FSA, and Limited Purpose FSA. With this move to Discovery we are also removing the administrative fees that employees were previously paying on their HSA accounts.
- b. Appriss will also be contributing to your HSA account.

### 15. How much will Appriss contribute to my HSA account?

- a. If you are enrolled in either Medical Plan 1 or Medical Plan 2, you will receive a contribution to your HSA account. Your account will be funded each pay period instead of front-loaded. You will not have to contribute to an HSA to receive the Employer Contribution. The amount of annual contribution will depend on your medical plan coverage level:
  - i. Employee only - \$300 annually
  - ii. Employee + Spouse or Employee + Child(ren) - \$600 annually
  - iii. Family - \$800 annually
- b. If you are on Medical Plans 3 or 4, you will not qualify for the employer contribution to the HSA as it is not compatible with PPO plans.

### 16. Why do spending account elections not rollover?

- a. Spending accounts are annual elections and must be re-enrolled in to accurately reflect the amount of money you would like to contribute to these accounts each year.

### 17. What happens with my previous FSA and HSA accounts with the move to Discovery Benefits?

- a. Medical FSA
  - i. If you did not have any funds remaining, the Healthcare FSA account closes on December 31, 2020 and if you choose to enroll in the 2021 FSA, you will receive a new benefits card from Discovery Benefits. If you had a rollover amount, up to \$500 will rollover to your new Discovery Benefits account.
- b. Dependent Care FSA
  - i. Per government regulations, there are no rollovers permitted with Dependent Care FSAs.
- c. Limited Purpose FSA
  - i. There will be a \$500 rollover to your new Discovery Benefits account if you still had funds remaining in your current account.
- d. You have two options with your current HSA account with McGriff:
  - i. You can either keep it where it is since it is an individually owned bank account and continue to use your funds as you are doing now. You will continue to pay the monthly admin fees to keep the account open.
  - ii. You can rollover your HSA monies into the new Discovery Benefits HSA and Appriss will pay the admin fees. More details on how to do this coming soon.

**18. Will I receive a new card for my Discovery accounts?**

- a. Yes, with a neat new benefit as well! You will have all spending accounts added onto one benefits card. It will be a 'smart' card, meaning it will use the funds out of the appropriate account first. For example: if you have an HSA and a Limited Purpose FSA and you visit your dentist, the card will pull funds from your Limited Purpose FSA first (these funds have a limited amount that you can rollover per year compared to the HSA).
- b. Also, new to this year, if you enroll in Dependent Care FSA, you will be able to use your benefits card to pay for your eligible childcare expenses instead of using a form. A form will still be available to those whose daycares still utilize these.

**19. What are the benefits of an HSA compared to an FSA?**

- a. HSAs can only be utilized with a high deductible health plan (HDHP). There is a higher max contribution limit annually. It holds the same pre-tax benefit as an FSA, however, you can rollover the entire amount of your HSA year to year. If you ever terminate with Appriss, you will take your HSA with you and the monies will not be lost as they would with an FSA.
- b. Medical and Limited Purpose FSAs are front-loaded so your annual election will be available to you day one. These are also pre-tax, but you are only able to rollover \$500 of this to the following year. Dependent Care FSAs are not front-loaded, they are loaded per paycheck contribution. If you terminate with Appriss, your FSA will terminate as well on your last day of employment.

**20. Can I enroll in an HSA if I waive medical?**

- a. Yes, you will be able to enroll in an HSA as long as you are enrolled in a High Deductible Health Plan (HDHP) elsewhere and as long as you do not exceed the HSA annual max contribution. Please contact Alex Alsup at [aalsup@appriss.com](mailto:aalsup@appriss.com) if you are interested in this as this will be a manual process for HR to complete.

**21. Which spending account (HSA or Healthcare FSA) is compatible with each medical plan?**

- a. If you are enrolled in Medical Plan 1 or 2, you can be enrolled in an HSA or Healthcare FSA. More people on HDHP plans participate in the HSA for the rollover benefit and the higher max contribution limit.
- b. If you are enrolled in Medical Plan 3 or 4, you can be enrolled in the Healthcare FSA only. You are NOT permitted to be enrolled in the HSA if you are in a PPO medical plan.

**22. Can I participate in the Dependent Care FSA regardless of which medical plan I am in?**

- a. Yes, medical plans do not drive eligibility for the Dependent Care FSA. You can be enrolled in the Dependent Care in any of the medical plans, or if you are waiving medical.

**23. What is the purpose of a Limited Purpose FSA?**

- a. This is used in conjunction with an HSA and is utilized only for eligible dental and vision expenses. You must be enrolled in Medical Plan 1 or 2 to be eligible to participate.



**24. What are the max limits for the spending accounts in 2021?**

- a. HSA**
  - i. Employee only - \$3,600
  - ii. Employee + any dependents - \$7,200
  - iii. Catch-up contribution if over age 55 – extra \$1,000
- b. Medical FSA and Limited Purpose FSA**
  - i. The max limit for both is \$2,750.
- c. Dependent Care FSA**
  - i. The max limit is \$5,000.

**25. What are the rollover amounts for spending accounts in 2021?**

- a. HSA**
  - i. HSAs are individually owned bank accounts and full unused amount rolls over each year.
- b. Medical FSA and Limited Purpose FSA**
  - i. You can rollover \$500.
- c. Dependent Care FSA**
  - i. This does not rollover.

**26. Can I change my spending account amounts throughout the year?**

- a. You may change your HSA deduction as often as you would like throughout the year. Medical FSA, Dependent Care FSA, and Limited Purpose FSAs are not permitted to change mid-year without a qualified life event.

**27. I want to look at investing options for my HSA, can I do that?**

- a. You can invest your HSA if you have at least \$1000 in your HSA currently. Please visit your Discovery Benefits portal to look at investment options.

**Subsidies**

**28. Will we still receive a wellness subsidy?**

- a. Yes, the well-being of our employees is critical to Appriss, especially now, and we want to encourage your wellness journey. Therefore, Appriss will continue to offer a substantial decrease in your medical cost if wellness goals are met. See Wellness section below for more information.

**29. Where did my clinic subsidy go?**

- a. We have removed the subsidy this year and have made several enhancements to our benefits to help you pay for out-of-pocket medical expenses.
  - i. Appriss will contribute to your HSA if you are enrolled in one of the high deductible health plans. In addition, the subsidy was taxed as income. HSA contributions are tax free, rollover each year and are yours even if you leave Appriss.
  - ii. California residents will now have access to the Louisville Clinic for free telemedicine and we will be adding more states over time. Please call the clinic at 502-423-9229 to get started.
- iii. Preventative care generic prescription drugs will now be free to you.

**30. Where did my Role subsidy go to help me pay for my medical premiums?**

- a. We have increased your pay to offset this subsidy. You will see your hourly rate increase the first pay period in January 2021. This is a neutral change and has eliminated the administrative process.

**Wellness**

**31. What will wellness look like in 2021?**

- a. We are so excited to announce that we will be moving platforms from Virgin Pulse to Vitality. We made this move to better support your holistic wellness journey and make the program available to all global employees. Our 2021 wellness program will begin on February 1, 2021. Be on the lookout for more information coming soon.

**32. What do I need to do for wellness in 2021 to earn my subsidy for 2022?**

- a. We are still working through details of the 2021 Wellness Program, but details will be coming soon!

**Life, Disability and Leave of Absence**

**33. Can I increase my life insurance?**

- a. Yes, you will be able to increase your optional life insurance amount. You can increase your amount by one increment (\$10,000 for employee or \$5,000 for spouse) each year without having to go through an Evidence of Insurability (EOI). If you choose to go over this one increment amount, you will be required to submit an EOI. The Hartford will reach out to you with this information after Open Enrollment has closed.

**34. I am an hourly employee, what are my leave changes for 2021?**

- a. For non-California hourly employees, we are lengthening your duration of Short-Term Disability benefits from 8 weeks of pay at 60% to 12 weeks of pay at 60%. Beyond 12 weeks you will be eligible for Long-Term Disability benefits. Hourly California employees will be eligible to receive Short-Term Disability benefits from the state of California and your HR Business Partner can help you in that process.
- b. We are also introducing 2 weeks of Paid Family Leave at 60% of your pay to non-California hourly employees that have been employed for over a year. This is paid time to care for a newborn, newly adopted child, newly placed foster child or to care for a family member with a serious health condition. Paid Family Leave may be used either continuously or intermittently. California employees will be eligible to receive Paid Family Leave benefits from the state of California and your HR Business Partner can help you in that process.

## Employee Assistance Program

### 35. I am feeling stressed, do you have any resources for me?

- a. Our Employee Assistance Program (EAP) through Wayne Corp is an awesome FREE resource for you and your family. We understand times are difficult right now and want to make sure you have access to solid resources. The Wayne Corp offers five free counseling sessions per event to all employees and their family members that live in the same residence.
- b. Please visit [WayneCorp.com](http://WayneCorp.com) and select Register. Use company name **Appriss** to get signed up. You can also call 800-441-1327 to get started right away.

## Retirement

### 36. Will Appriss bring back the employer 401(k) match in 2021?

- a. Yes! The match will be reinstated on the first paycheck in January 2021.
- b. Appriss' match schedule is 100% of the first 3% you contribute, and then 50% of the next 2% you contribute. To get the full 4% match, you will need to contribute 5%.

### 37. I have questions about my 401(k), who should I reach out to?

- a. You have a few options.
  - i. Alex Alsup can assist with general questions at [aalsup@appriss.com](mailto:aalsup@appriss.com).
  - ii. Crystal Gary from Payroll at [cgary@appriss.com](mailto:cgary@appriss.com) can assist with questions related to enrolling in Fidelity and payroll deductions.
  - iii. Scott DeDomenic from Baird/Hilliard Lyons is also a free resource to you. He can assist with investment options and planning for retirement. His email is [SDedomenic@rwbaird.com](mailto:SDedomenic@rwbaird.com).

### 38. If I want to update my 401(k) contribution, how do I do this?

- a. You will need to go to the Fidelity website ([www.netbenefits.com](http://www.netbenefits.com)) to update your contribution percentage. This will flow to Workday after completion.

## Still have questions?

Alex Alsup ([aalsup@appriss.com](mailto:aalsup@appriss.com)) will be your best resource for all things benefits and wellness!