

## **Frequently Asked Questions from 2021 Open Enrollment Presentations November 16<sup>th</sup> through 18<sup>th</sup>**

1. Will the fertility (invitro fertilization) include Reciprocal IVF? – Yes
2. FSA why do they send me a note saying the IRS needs more information. – You need to substantiate each FSA claims and this can more than just a receipt it may also need a copy of the EOB.
3. I already have my HSA with Fidelity; will the new HSA be a separate account? – if you have a personal HSA account with Fidelity, this will be a separate account through SMP and you will access it through net benefits where you access your 401k and ESOP accounts
4. How do we know our wellness requirements were met in 2020? I did not receive a confirmation that I completed this. – feel free to reach out to your local HR representative or Aldean Smith and they can tell you if you have met the requirements.
5. Can we roll a previous HSA (health equity) into the new fidelity one? – yes, once your Fidelity HSA account is open in the new year you can roll your Health Equity HSA balance into Fidelity's.
6. Is short-term and/or long-term disability part of the basic package or do we need to sign up separately for it? – this is given to you and is company paid.
7. Can you please provide the contact name again to confirm if we are compliant to avoid penalties to health coverage? – Aldean Smith our Benefits Associate or your local HR representative.
8. If we just became an SMP employee, will we have the opportunity to do what Virgin Pulse is asking for 2021 benefits? – if you were hired after 7/15/2020 you do not need to complete the wellness program for 2021, you will have to complete the program in 2021 for 2022.
9. Is the total length of coverage for STD and LTD one year? – 26 weeks and 6 months = 52 weeks (1 year)
10. Pre authorization through AIM for PPO as well? – AIM will be completed for both the PPO and HDHP plans.
11. Is this MRI only? or apply to other diagnostic tests – As of right now it will apply to non-emergency MRI's, CT, and PET scans, as we get a longer list from Anthem we will release this information in time for the new year.
12. Are these presentation being recorded and being released. – Yes, the recorded presentation is available on SMPbenefits.com along with Open Enrollment kit information in the document library.
13. How long does this whole process take for the pre-authorization for AIM? – the process will start with your doctor as soon as you hear that you will need one of these imagining services and your provider should then immediately contact AIM> as we get more information before January we will provide it to all.
14. You said that we have till March 2021 to file claims for 2020 but is that only up to the 550 roll over? – You can submit a claim with a 2020 date of service using your 2020 FSA funds through March 31<sup>st</sup> after that anything over the \$550 amount you will lose and then the remainder will rollover and

you will have that balance in April of 2021 and you can use it on any 2021 claims going forward.

15. I am a heart patient and will probably need various scans, ultrasound, EKG.  
Do I need to get pre-authorization every time? – As we get more information on AIM we will send out more information on it, we do not see that it will be needed for ongoing procedures or imaging services. We are still working on this with Anthem and will give more information as it is available. Think of this also for ongoing cancer screenings, we are looking into see if the penalty will apply for this scenario as well.
16. Those going on leave in Nov and Dec still contact Cigna? – Yes, still contact Cigna for any leaves up until 12/31/2020.
17. Does the combination of the survey and dental exam qualify to avoid the surcharge? – Yes, because you Completed two of the options available and that qualifies for the Know your numbers section, you must then always complete the Tobacco section as well in order to avoid the surcharge.
18. Will HSA over \$1000 have same investment opportunities? \*Same Investment opportunities as 401k? – We will be able to provide a list of the investment options once we get closer to 2021.
19. How are you going to make sure that the step therapy prescriptions do not include one someone is allergic to? – Anthem and SMP will not require anyone with allergies take medication they are unable to, this will be worked out if this is the situation.
20. 401K auto deferral - If you are already above 12% deferral, no automatic increase? – correct
21. How is Standard going to help obtain and pay for the covid vaccine? – The COVID-19 vaccination once available will be free to all employees and to all as it will be covered 100% by insurance. We do not know how the vaccine will be administered as of yet.
22. If I had a flu shot in September 2020 does that count as one of the qualification? – No, for the 2021 Wellness Program it must have a date of service from 10/16/2020 through 10/15/2021.
23. What constitutes an emergency imaging service? ER visit instead of urgent care? - When you must have the imagine done immediately and not leaving the providers office to have it done, so at the ER, hospital, urgent care center.
24. Are pre-authorizations given in a 24 hour period? - we are waiting on more from Anthem on this, once we have more information we will provide is to our employees.
25. Are there any legal consultation benefits, whether with Fidelity or another vendor? – Fidelity offers many Services, you can check them out through netbenefits, but we do not have anything currently for legal.
26. Child Life Insurance - what is max age? – 26 years old and then they must be taken off at the end of the year in which they turn 26 and the policy is not portable or convertible.

27. Are diagnostic digital mammography's subject to certification? – No, mammograms will not need pre-certification.
28. If my Dr. prescribes a certain medication, does the insurance company automatically switch the prescription to something different without consulting the physician? – no
29. Do we need to re-enroll in a PPO plan or is a passive enrollment : and we will be auto enrolled in 2021 – Your medical, dental, and vision elections rollover from year to year as a passive enrollment, you Only need to re-elect an FSA and DC FSA each year.
30. Is a mammogram considered as apart of the non-emergency high imaging. – no
31. Can I drop my wife, but keep my daughter since she didn't complete – yes, you can remove anyone off of your Benefits during Open Enrollment.
32. The questionnaire and avoid the \$50.00 medical penalty? – AIM imaging service when you need to receive an imaging service in a non-emergency situation you must receive pre-certification before having the image service done.
33. Are there any benefits for discounts on gym memberships? – no, if you are enrolled in our medical plan there are discounts available through them on the member website.
34. Are x-rays included in the AIM Program? – we are waiting on a finalized list from Anthem on what Imaging services apply.
35. Is ongoing cancer imaging require special authorization – we are waiting on a finalized list from Anthem on what Imaging services apply.
36. Is the \$500 on top of the maximum HSA by employee? – No, this is included in the maximum, so you must minus the employer contribution for your contribution so you do not go over the IRS allowed maximum.
37. If the employee completed the biometrics for 2020 but the spouse did not, can the employee drop the Spouse for 2021 and not incur the penalty? – yes, you can drop the spouse and then the surcharge will be removed for January.
38. Have we resolved all the issues with Virgin Pulse receiving our screening documents? – We are working with Virgin Pulse for a smoother year in 2021.
39. Could you review which imaging tests require prior authorization – waiting on final list from Anthem And then we will provide that list to all in time for the new year.
40. Where can we find the list of no cost/low cost preventive ACA Rx's? – we will provide a list from Anthem Once available and it will be posted to smpbenefits.com under the prescription section.
41. With the reduction of employee life insurance, is there medical exam for ANY additional insurance or only at a certain level? – if you purchase addition voluntary life insurance through SMP you will have to go through the EOI process.
42. Is pet insurance available? – no, working with Liberty Mutual to hopefully bring this to you in the future.

43. What if I still want to use my existing imaging service? – you need to go through AIM or possibly pay the Penalty for when needing one of these services.
44. What would be the approval time for the MRI etc approval? – we are waiting on Anthem for more Information on this and will share once available.
45. You mentioned telemedicine coverage for the HDHP plan holders. Can you review what that includes? – It is general health, behavioral health (mental health), and dermatology.
46. Why change from Aflac? – better rates and coverage and service for our employees and the ability to make Elections through the ADP portal and not through a separate portal.
47. For the AIM how long does it take to get approval, even in non-emergency? – Waiting on final Information from Anthem on this.
48. Situations delaying care can be an issue in scheduling and getting into the appropriate doctors – we do Not see an issue with this with AIM and Anthem.
49. Will there be a list of Drugs that require pre-approval. – Yes, it will be posted to [smpbenefits.com](http://smpbenefits.com) once Available.
50. Is the Employer contribution for 2021 or will this be ongoing? – it will be ongoing.
51. Why is there only an employer contribution for HSA and not FSA? – This is due to the HSA not being front loaded like the FSA and that amounts are only available as they are contributed and hope that it will teach our employees to be better consumers of their medical and benefits care
52. Do we have to use mail ingenio service? – For maintenance medications (90 day supplies) you must either Use Mail order through IngenioRx or 90 supply pick up from only CVS pharmacies.
53. We have to use all of our HSA balance by the end of January 2021 because of the vendor change? – No, you will complete a transfer form by January 8, 2021 and any funds will transfer over to Fidelity.
54. So Reliance Standard is cheaper than Aflac? – you will see a benefit to your premiums.
55. Can you share a little bit about why we continue to switch back and forth for HSA vendors? - Trying To give our employees the best education and customer service and we are not finding that with Anthem And we are very happy with Fidelity and believe we will see this with their HSA offering as well.
56. This can create issues for users especially as we try to track what has and has not been paid. – we Hope to remain with Fidelity moving forward and want our employees to think of this as a part of Their financial wellness and not just as a part of their medical.
57. Will there be a link between Anthem and Fidelity so EOB's can be matched with spending? – There will be some integration.
58. So if I call Teledoc I will be charged nothing compared to going to my primary physican? – yes, if you are in The PPO plan their will be no charge and their will be no charge for those in the HDHP through the end of the

Pandemic and then it will return to a copay amount for the HDHP, but always free for PPO.

59. For the HSA, Just being sure, we need to subtract the employer contribution from the maximum to set up our withholding amounts correct? – this is correct.