

Questions	Answers
GENERAL	
Is there a link to the 2022 Open Enrollment Presentation?	Yes, there is a link available on the benefits website: https://www.flextg.com/benefits-2022/
How do I know which benefit plans are best for my situation?	Visit Alex to make an informed decision: https://www.myalex.com/flex-technology-group/2022/
What if I cannot attend a live Open Enrollment Webinar?	Visit https://www.flextg.com/benefits-2022/ to view a recorded session.
How can I verify the benefit plan I am currently on?	 <p>Please click the attached instructions</p>
Why are my deductibles resetting on January 1, 2022?	FTG decided to change the Benefit Plan year to align with a calendar year. Thus, all deductibles will be based on a calendar year as well.
<p>I want to enroll in Flex Technology Group’s health coverage in 2022.</p> <ol style="list-style-type: none"> Will I be able to cancel my current insurance coverage provided through my spouse’s employer? Will I be able to cancel my current insurance coverage provided through my spouse’s employer, even if the employer isn’t also in open enrollment? 	<p>Answers:</p> <ol style="list-style-type: none"> Yes! Obtaining new coverage allows you to terminate coverage under an existing plan. Additionally, you’re able to add/drop coverage for you and your family during annual Open Enrollment. <p>Changes made outside of Open Enrollment must be considered Qualified Life Event (QLE).</p> <ol style="list-style-type: none"> Yes, since you are obtaining new health coverage it would be considered a Qualifying Life Event under your spouse’s employer plan.
What is a Qualified Life Event (QLE)?	A change in your situation – such as birth, death, marriage, loss of coverage, divorce, moving from one state to another, etc. – can make you eligible for a Special Enrollment Period, which allows you to enroll in health insurance outside of FTG’s annual Open Enrollment Period. Please note, supporting documentation is required and shall be submitted to BenefitsInfo@flextg.com .
MEDICAL	
<p>What was the telehealth number?</p> <ol style="list-style-type: none"> Kaiser BCBS 	<p>Answers:</p> <ol style="list-style-type: none"> 866-454-8855 844-606-1612

<p>Is there a copay for telehealth?</p> <ol style="list-style-type: none"> 1. Kaiser 2. BCBS 	<p>Answers:</p> <ol style="list-style-type: none"> 1. Yes, it's the same as an office visit 2. Yes, it's the same as an office visit
<p>Is there any difference between the BCBS PPO Plans for California employees vs. Arizona employees?</p>	<p>No, there is no difference. The cost of services/deductibles/co-pays are the same regardless of the state in which you reside.</p>
<p>If I am enrolled in a Family medical Plan, do I need to meet the individual deductible and the family deductible?</p>	<p>Yes, each member on a family plan must meet the individual deductible until the amount of family deductible is met. Thus, the combined treatment of two or more members must equal the family deductible before the plan begins to pay.</p>
<p>HSA</p>	
<p>Who is eligible for an HSA?</p>	<p>You are eligible if:</p> <ul style="list-style-type: none"> - You're enrolled in either of Flex Technology Group's BCBS HSA or Kaiser HSA plan - You are not a tax dependent of an alternate employer HSA Plan (dual coverage under spouse or parents HSA eligible plan) - You're not enrolled in Medicare
<p>If I change my coverage from an HSA Plan to a PPO Plan:</p> <ol style="list-style-type: none"> 1. Can I still use my HSA card while enrolled in a PPO? 2. Can I contribute to my HSA while enrolled in a PPO? 	<p>Answers:</p> <ol style="list-style-type: none"> 1. Yes. You can use your HSA fund for any qualified medical expense, as outlined in IRS Publication 502: https://www.irs.gov/pub/irs-pdf/p502.pdf 2. No, you cannot contribute toward an HSA while enrolled in a PPO plan. You can only contribute to the HSA if you're enrolled in the BCBS HSA or Kaiser HSA plan(s).
<p>How is HSA handled with a Domestic Partner?</p>	<p>Domestic Partners are not eligible to use HSA funds unless they are your tax dependent. Please note, if you're enrolled in Employee + Spouse (Domestic Partner) medical coverage, you can elect to contribute up to the Family maximum.</p>
<p>Will my Discovery/WEX HSA funds automatically transfer to the new plan?</p>	<p>If your HSA funds exist under Flex Technology Groups HSA account with Discovery/WEX:</p> <ul style="list-style-type: none"> - Yes. Your funds will rollover into the new plan. Please note, your HSA account and cards with Discover/WEX will not change. Thus, any elections made for the new plan year will be added to your existing account. <p>If your HSA funds are held with a previous employer:</p>

	<ul style="list-style-type: none"> - No. Please contact Discover/WEX for more information on how to consolidate your funds.
Are Mental Health Therapists considered to be an eligible HSA expense?	Yes, Counseling is HSA-eligible.
What other expenses are covered by an HSA?	For more information regarding HSA eligible expense, please reference IRS Publication 502 : https://www.irs.gov/pub/irs-pdf/p502.pdf
I am enrolled in a PPO, can I contribute toward an HSA?	No. However, you can contribute to a Flexible Savings Account (FSA).
FSA	
What is the difference between an FSA and an HSA?	<p>FSA: Funds must be unused within 90 days (3 months) after the plan year ends (3/31/2021) or they will be forfeited, in accordance with IRS restrictions.</p> <p>HSA: Funds rollover from year-to-year. Like a savings account they're always available for use towards eligible medical expenses and do not expire. Additionally, HSAs are a TRIPLE tax advantage bank account that can rollover from on year to the next.</p>
Who is eligible for an FSA? <ol style="list-style-type: none"> 1. Medical FSA 2. Limited Purpose 3. Dependent Care FSA 	<p>Answers:</p> <ol style="list-style-type: none"> 1. Medical FSA is available only to those enrolled in a PPO plan 2. Those enrolled in any plan can utilize a Limited Purpose FSA for eligible dental and vision expenses 3. Those enrolled in any plan can utilize a Dependent Care FSA for eligible child/adult daycare expenses
If I was previously enrolled in the FSA and I re-enroll this year, will the funds be available on my current card? Or If I am a new enrollee, will I receive a Wex card?	Yes, funds will be applied toward your existing card. New cards are issued to new enrollees and if/when your card has expired.
401K	
Can I set a designated 401k dollar deferral amount, instead of a percentage?	<p>Yes, you can have a set dollar amount for 401k contribution.</p> <ol style="list-style-type: none"> 1. Log into Empower https://participant.empower-retirement.com/participant/#/login 2. You can change your election from the home screen by using the sliding bar for your deferral election.
Other Coverages	
Can I keep my Life Insurance coverage if I leave Flex Technology Group?	Your company-provided and voluntary life insurance coverage ends on the last day of employment with Flex Technology Group. You have the right to convert either or both plans to an individual life insurance plan. You

	<p>must request the conversation within 31 days of termination. Please contact UNUM at 1-800-421-0344 or FTG's Total Rewards Team by email at BenefitsInfo@flegt.com if you are interested in converting to an individual policy.</p>
<p>Do I need to complete a Health Questionnaire or testing to add Voluntary Life Insurance?</p>	<p>Yes, you will need to submit an Evidence of Insurability (aka Health Questionnaire) if you would like to increase or are enrolling for Voluntary Life Coverage during Open Enrollment.</p>
<p>Who is our vision provider?</p>	<p>EyeMed: https://eyemed.com/en-us</p>
<p>What does Legal Shield cover?</p>	<p>Legal Shield provides the following:</p> <ul style="list-style-type: none"> - Legal services - ID theft protection - Travel assistance
<p>Do our Medical plan cover hearing aid coverage?</p>	<p>No, hearing aides are not covered under the medical insurance plan.</p> <p>However, there is a savings for hearing exams and hearing aids through Unum called Amplifon 844-526-5423.</p>
<p>Does Orthodontia coverage include services other than traditional braces? i.e., Invisalign, Smile Direct Club, Byte, etc.?</p>	<p>Invisalign braces, Direct Smile Club, and Byte can be covered up to our normal maximums. Generally, for aligners like these the member would need to file the claim themselves in order for benefits to be reviewed.</p>
<p>What is the difference between a High Deductible Health Plan (HSA Plan) and a PPO Plan?</p>	<p>The main difference between the two plan types is:</p> <p>HSA Plan: You must meet the deductible before the insurance allows you to pay the coinsurance of 20% in network.</p> <p>PPO Plan: Provides the ability to pay copays \$25/\$50 to go to an office visit before deductible is met.</p>