

OPEN ENROLLMENT INFORMATION AND Q&A

There are four basic health insurance concepts to consider when making your health benefit elections:

Plan premium:

This is the amount you pay per pay period for coverage in a health plan. AccuFleet pays a larger percentage of your plan premium and you pay the difference.

Deductible:

This is the amount you must pay in full before your health plan kicks in to cover a portion of your medical expenses. If your deductible is \$3,000, you will pay all of your medical bills until you hit \$3,000.

Coinsurance:

After you meet your deductible, you will pay a percentage of additional bills.

For example, let's say you meet your deductible, but then receive another \$1,000 medical bill. If your coinsurance is 20%, you will only pay 20% \$1,000, which comes to \$200.

Out-of-pocket maximum:

This is the maximum amount you will spend on covered services. After you meet your deductible, you will pay your coinsurance until you hit this amount. However—your insurer may cover little or none of the *non-covered services*, even if you have already hit your out-of-pocket maximum. That's why it's important to familiarize yourself with what is covered under your plan by reading your Employee Benefits Guide.

BONUS - Copays:

The amount you pay upfront for doctor's visits or prescriptions. Copays typically do not count toward your deductible but do count toward your out-of-pocket maximum.

What is "Open Enrollment"?

Open Enrollment refers to a specified time when you are given a chance to elect or make changes to your health care coverage for the coming year. AccuFleet's open enrollment period is January 7, 2021, through January 29, 2021 (dates are subject to change).

Who's eligible for benefits?

AccuFleet offers Medical & Prescription Drugs, Dental, Vision Insurance, FSA (Flexible Spending Account) Dependent Care only, Group Term Life & AD&D (Accidental Death & Dismemberment) Insurance, Voluntary Life & AD&D Insurance, Disability Insurance, and 401K¹

If you are a full-time employee (working 30 or more hours per week), then you are eligible to enroll in benefits offered by AccuFleet. Your spouse & dependent children up to age 26 are also eligible to enroll in the Medical, Dental, Vision, and Voluntary Life Insurance. New employees are eligible for benefits on the first day of the month following 60 days of active employment.

What is covered under the plans offered? How much will it cost me?

The Employee Benefits Guide has detailed information on what plans are offered at each location, what is covered in each plan, employee costs, employer costs, etc.

Employees can access the Employee Benefits Guide in two ways:

Through the employee self serv account:

- Login to UltiPro <https://nw11.ultipro.com>
- Click on "Myself"
- Click on "Document Acknowledgments"
- Scroll down the document list to find Employee Benefits Guide

Through the AccuFleet Careers site:

- Go to: <https://www.accufleetcareers.com/employee-documents>
- Scroll down to the “Employee Benefits” section
- Click on the link to open the guide

What can I do to make sure I pick the best plan for my family and me?

First, you should always look at more than just costs. What may look like the lowest-priced plan, for example, may ultimately cost you more in terms of copays, higher drug costs, or other fees. In particular, take time to compare premiums, deductibles, in-and out-of-network doctors and health systems, and other out-of-pocket costs before you make your decision.

You may also want to consider your prior health care history to determine the best plan for you. For example, if you or your family tend to see a doctor more often, you may want to pick a lower-deductible option. Conversely, if you’re rarely sick, a higher-deductible option may be the better choice.²

Do I have to purchase insurance through AccuFleet’s plans?

No. If you are not eligible for AccuFleet’s benefit options, you can enroll for personal health insurance coverage through the Open Marketplace³ made available by the Affordable Care Act⁴. Even if you are eligible for benefits with AccuFleet, you have the option to substitute or supplement this coverage with private health insurance from the Open Marketplace.

Can I enroll in Marketplace insurance if I currently have Medicare? What if I already have job-based insurance?

If you have Medicare, unfortunately, you cannot switch to Marketplace insurance, supplement your coverage with a Marketplace plan, or buy a Marketplace dental plan.

If you have coverage through AccuFleet or another employer, you may be able to change to a Marketplace plan, but keep in mind that you may not qualify for a premium tax credit or other savings. However, if you do not currently have employer-based insurance and enroll in a Marketplace plan only to get an offer of employer health insurance later in 2021, you can cancel your Marketplace plan.

What else should I consider when I’m making my health care decision?

Although it may seem obvious, it can sometimes be easy to forget to talk to your spouse about anticipated health care needs and expenses in the coming year. Without consulting your partner, you may neglect to fully consider the scope of your family’s health care needs. If your spouse is employed, also take a look at the options provided by his or her employer, being careful to compare coverages, premiums, deductibles, and out-of-pocket expenses. Your spouse’s employer may provide better options than the ones you’re considering.

When do I have to enroll? Are AccuFleet’s and Marketplace’s dates the same?

AccuFleet deadlines for 2021 open enrollment: (dates are subject to change)

January 7, 2021: Open Enrollment begins.

January 29, 2021: Open Enrollment ends.

February 1, 2021: Coverage purchased during Open Enrollment begins.

401K enrollment or changes can be made at any time throughout the year.

How to enroll:

- Login to UltiPro <https://nw11.ultipro.com>
- Click on “Myself”

- Click on “Open enrollment”
- Complete and submit the enrollment form

Once you have submitted your benefit elections, you will not be able to change them until the following year’s open enrollment period unless you have a *qualified change in status event*.

Open Marketplace³ deadlines for 2021 open enrollment:

November 1, 2020: Open Enrollment begins.

December 15, 2020: Open Enrollment ends. After December 15, you can still buy a health plan if you qualify for a Special Enrollment Period.

January 1, 2021: Coverage purchased during Open Enrollment begins.

What if I need to change my benefits outside of the open enrollment period?

Health, Dental, and Vision benefits are paid for on a pre-tax basis and federal law limits your ability to make changes to these plans outside open enrollment unless you experience a *qualified change in status event*⁵. If you experience a qualifying event you must notify Human Resources through your employee self-service portal within 30 days of the date on which the event occurred to make a change to your current elections.

How to report a “qualified change in status” event:

- Login to UltiPro <https://nw11.ultipro.com>
- Click on “Myself”
- Click on “Life Events”
- Click on “I have a qualifying life event”
- Complete and submit the enrollment form

¹ Must be employed for one full year before enrolling in 401K and must be 21 years of age or older.

² AccuFleet does not advise employees on what plans to enroll, we can only provide information on each plan.

³ <https://www.healthcare.gov/>

⁴ <https://www.hhs.gov/healthcare/about-the-aca/index.html>

⁵ Life event examples: Marriage, divorce, legal separation, birth or adoption of a child, death of a dependent, and/or change in spouse’s employment status.