

Open Enrollment Q&A 2022

Q. If I chose to just opt in for an HSA or FSA card, can I use it for copays, etc. with another insurance company? I have insurance through my husband's company.

A. Essex offers an FSA only and you can enroll even if you are not enrolled on the Essex medical plan. Funds can be utilized for you or your dependents medical expenses.

Q. How old can your children be and still be covered under your insurance if they are not going to school?

A. A dependent can stay on your plan until the their 26th birthday and are covered till the last day of month. If they have a birthday on April 4, they are covered till April 30, COBRA will be offered as of May 1.

Q. For Vitality - along with the market place - will we still have access to exchange our points for gift cards to brands like amazon?

A. Yes, Vitality bucks will continue to be available to redeem for gift cards or be utilized in the marketplace.

Q. I'm concerned that my DME coverage that was supposed to be 100% coverage when I asked last year is not in fact, 100%. I would like to get assistance with this. I had 100% coverage with my previous insurance carrier

A. Durable Medical Equipment (DME) is covered under the plan. To determine exact coverage for your specific situation, please contact the benefits team by submitting a ServiceNow ticket.

Q. Do I do anything if there are no changes?

A. The only change you need to do is FSA, otherwise everything will roll right over into 2022.

Q. Depending on the amount of Voluntary Life coverage selected, you may need to submit an Evidence of Insurability form, when you go to the Guardian website it requests a Group Number - What is the Group Number.

A. The group ID or plan number can be found on Workday in the enrollment window while viewing Guardian life insurance (verbiage is on the right hand side). The plan number is 511190.

Q. Does Cigna cover adult Invisalign? My dentist could not find out when they looked last week.

A. Cigna our medical carrier and would not cover dental Invisalign, you would need to reach out to Guardian (our dental provider) who is best suited to give you guidance in that area. Guardian dental does include adult orthodontics.

Q. If I started 30 days ago and My Open Enrollment has already been submitted. Do I need to re submit my elections again?

A. There are two events currently at this time of the year, one is new hire, which you need to submit within 31 days of your hire date for 2021. If you want to make changes or updates for 2022, such as FSA, you need to act under the Open Enrollment Event, otherwise your New Hire elections will just carry over.

Q. Is the 401K match still the same at \$6K? Would be great to have some increase. Thank you.

A. The match for 401(k) is .50c on the dollar up to ER contributions of \$6k and while this will not be changing for 2022, we continue to evaluate the plan each year for plan enhancements.

Q. Where can we find the 401k info?

A. You can go to the Buzz, <https://buzz.essex.com/department/human-resources/2022-employee-benefits> follow this link and go to page 14 that will assist you with your 401(k) questions, or you can call Fidelity directly. The phone number can be found on the last page in the Benefits Booklet.

Q. I have a 403B from a previous job...how do I transfer that to my Essex 401k?

A. You'll need to reach out to Fidelity directly and they will assist you on how to make your transfer. You can find their number on the last page in the Benefits Booklet found in Buzz.

Q. How do I register for the Quest diagnostics?

A. You will need to first register in Vitality, (if you haven't already) and follow the prompts that take you to Quest Diagnostic. In the Benefits Booklet on page 15 is the link. You can also reach out directly to a Vitality representative that can assist you how to sign up for an appointment through Quest Diagnostic.