

Benefit Frequently Asked Questions

1. Will I receive a new insurance card in the mail?

Upon enrolling in a new health plan, you will receive a health insurance card via mail. If no changes are made, you can continue using the card received during our previous open enrollment.

2. What is primary vs. secondary designation for beneficiaries in the life and AD&D insurance plan.

The primary and secondary designations refer to the order in which beneficiaries receive benefits in the event of the insured person's death or accidental dismemberment. The primary beneficiary is the first person or entity named and will receive benefits upon the insured's passing. If the primary beneficiary is no longer alive or unable to claim the benefits, the secondary beneficiary steps in to receive them.

It is essential to regularly review and update beneficiary designations to ensure accurate information is reflected in ADP.

3. I am having issues logging into ADP with my current credentials.

If you forgot your username, please request assistance by sending an email to hspadmin@hsp-inc.com

4. Can I complete my enrollment through the ADP mobile app?

Enrollment can only be completed through a desktop computer. Please log into ADP on a desktop to complete your enrollment.

5. How can I find information on the best insurance for me and my family?

Please review our benefit platform and compare it against factors such as your specific needs, budget, health conditions, and family requirements.

6. When will my deductible reset?

The accumulators for deductibles and out-of-pocket maximums restart every January 1st and remain active from January 1st until December 31st. With the HSP renewal scheduled for October 1st, 2023, individuals enrolled in plans that include deductible or out-of-pocket maximum components will receive credit for any amounts fulfilled between January 1st and September 30th, extending throughout the remainder of 2023.

7. How can I contact Anthem directly?

For any questions or issues regarding coverage, claims, and billing, you can contact Anthem through the following link: anthem.com/contact-us/

8. I don't see my enrollments on ADP.

Your enrollment will be effective starting 10/01/2023. Please ensure that the calendar date reflects the effective date when viewing your enrollment.

9. How much will be deducted from my paycheck?

Your share of the premium is based on the plan you select and the family members you cover. Premiums are listed on the benefit portal under employee contributions.

10. ADP says I am already enrolled in Employee Life and AD&D, effective since last year. Should I keep those selected? Will it affect my pay?

Employee life and AD&D were automatically selected for you when you first enrolled in benefits. HSP covers Employee Life and AD&D up to \$25,000 at no cost. Deductions only apply when you enroll in additional Voluntary Supplemental Life and Voluntary Supplemental AD&D.

11. What if I decline benefits?

If you decline benefits, you will not receive further information. Your next opportunity to enroll will be during our annual open enrollment in September of 2024, unless you experience a qualifying life event (QLE).

For a list of qualifying life events please visit:

<https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/>

If you have a qualifying event, please contact belonac@hsp-inc.com

12. Can you provide more details about Accidental Death & Dismemberment Insurance (AD&D)?

Accidental Death & Dismemberment (AD&D) Insurance provides additional financial protection in the event of accidental death or serious injury resulting in dismemberment, such as the loss of a limb or eyesight. Please see the Benefits Portal for detailed information.

13. How do I find or change providers?

You can find care by clicking "Find Care" and logging in. You can also use Anthem's Sydney Health App.

14. Can I enroll a domestic partner as a dependent?

Yes, you can enroll a domestic partner as a dependent. Please provide us with a copy of the Domestic Partnership Agreement or affidavit to belonac@hsp-inc.com

15. How do I enroll dependents?

To enroll dependents, please have their birth dates and Social Security numbers (Tax IDs), addresses, and phone number handy during enrollment.

During Open Enrollment you'll have the option to enroll dependents. On ADP, go to Myself -> Personal Information -> Dependents & Beneficiaries.

Eligible dependents you can enroll include your spouse or domestic partner and children under age 26. Remember, you must be enrolled in the benefit plans to cover dependents.

16. My address and/or number have changed. How can I make the changes?

If you've moved, please contact belonac@hsp-inc.com.