August 24 Post Town Hall FAQs

HUMAN RESOURCES

Day After Thanksgiving Holiday

- Q. How will the added holiday (Friday after Thanksgiving) work for people who work four 10 hours shifts and already have Fridays off?
- A. Please coordinate with your manager to decide the best schedule for you and your team that week.
- Q. How will those who have already requested PTO the day after Thanksgiving be reimbursed for that approved PTO?

A. The payroll team has already removed previously approved floating holiday time and PTO requests for Friday, November 24th. That time is now back in your bank and available for use on another day.

Health Benefits

- Q. If we have a current HSA, do we need to worry about switching that over, or will it just continue on as is?
- A. We will continue to partner with HSABank. No need to worry about moving or losing your funds. We will receive new account numbers and new cards, but the transition will be smooth and won't require any work from participants.
- Q. Are we also keeping the Flex spending plan?
- A. Yes, we'll be keeping all three Flex Plans. They'll be managed by BCBS & HSABank, rather than through UMR, but we'll still offer:
 - Healthcare FSA
 - Limited purposes FSA
 - Dependent care FSA
- Q. If you have a preexisting condition, are you are eligible to apply for short term?
- A. Yes. You will still be able to apply for short term disability. Anyone who applies will be approved, but there is a 12-month preexisting condition clause for those who are new to the plan. For those who have current coverage, you will be grandfathered in and will not have a pre-ex.
- Q. Will current FMLA need to be approved again or will current approval continue till the expected end date? Will we need to reapply in January?
- A. Leave of absences that start in 2023 will transfer over to Voya. The HR Team will work closely with employees and Voya to make sure duplicate paperwork is not required whenever possible. The FMLA year does also restart on 01/01/2024 so there could be some cases when new paperwork would have been requested even if we stayed with our current partner. The HR team will work with each person on their individual case.
- Q. Are we going to have a separate Optum RX card for the pharmacy?
- A. No. BCBS cards will include both medical and pharmacy information all on one card.

Q. Are the insurance costs going to be comparable to what we have now?

A. We are awaiting several key pieces of information before our actuaries can calculate and estimate premium costs for next year. The longer we wait, and the more claims data we have, the lower we can keep premiums. We always work hard to keep premiums as competitive as we can.

Q. Will California still keep Kaiser?

A. Yes. Employees in California will continue to have two Kaiser medical plan options. Employees in CA also have the option to enroll in the new BCBS plans.

Q. Will anything change with the current 401(k) plans?

A. Prudential Retirement was acquired by Empower last year. We will be making a shift to the new Empower platform in October, but there is no real change to the plan at this time. We will have more information on the new web portal in the next month.

Q. In the event we do not opt to sign up for the health insurance do we get a credit on our paychecks for not signing up?

A. No. We do not currently have an opt-out credit. The Affordable Care Act, IRS, and Section 125 rules make it very difficult to offer this type of credit.

FUNDING

Q. With the help in docs collection, will there be equal support for the influx with the next steps, submit to auth etc., to prevent bottle neck?

A. We will have our newly hired Funding Specialists begin to move into assignments helping to address any influx. As things change, we will move and act fast to address.

Q. As it relates to docs required backlog, do we have extra regulations or requirements above and beyond what payers require that we could unchain?

A. If you have a payer in which we feel there are requirements in the payer's UPD above and beyond the payer's requirements, please escalate to your Funding Leader for review. We will evaluate to ensure we are efficient and only gathering what is needed and/or required.

IN-BRANCH INITIATIVE

Q. I know we're pushing in branch repairs. What are we doing to make sure we're taking care of folks who depended on us coming to them?

A. We have identified NSM branch locations that would be most applicable for providing in-branch services (i.e. facility setup, access to public transportation). We have created extensive plans to properly support locations that are making the transition to promote in-branch services. The in-branch services model is working in several branch locations and has proven to serve clients faster and with higher quality outcomes. In all client repair scenarios, a remote evaluation and diagnostic triage must occur first to gather as much detail related to the repair request. The remote evaluation can happen through our remote service team or organically at the branch. There will be scenarios in which the client is unable to come to one of our Service Centers. In these scenarios, the Branch Leader will need to examine the details of the situation and determine the need to have a technician conduct a home appointment at the next available scheduling opportunity.

For all branches, we have recently and continue to assess their new order volume and backlog to ensure they have the appropriate staffing levels to serve clients even when they have to drive out to the client's home.

Q.	Are we	identifyi	ng the c	lifference	between	what we	e call a	branch	and a	warehouse	location	and v	what
tha	t mean	s to in B	RANCH	repairs?									

A. Yes. In branch will not be applied to warehouse locations, though the utilization of remote evals will absolutely apply and we will be talking more about this in the future.