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Benefits Open Enrollment FAQs

This document answers common questions about the Benefits Open Enrollment period.

General questions

1. **When is Benefits Open Enrollment?**
   This year, Benefits Open Enrollment will run from October 20 to October 31, 2025, with benefit elections effective January 1, 2026. This is the only time of year an employee can change their benefit elections (medical, dental, vision, flexible spending account [FSA], etc.) without a qualifying life event.

2. **How do I access benefits information?**
   Benefits information is available in one centralized location (maximus.com/employees) and can be accessed from personal devices outside the workplace. You will find a lot of great information, including:

   - Benefits Open Enrollment details
   - Benefits Guide
   - Benefits contact information
   - Rate sheets
   - Plan comparisons
   - Virtual Benefits Fair Event Guide
   - Step-by-Step enrollment instructions
   - Spending Accounts Education Center
   - List of 2026 benefit enhancements

   Employees can also view information at the Virtual Benefits Fair, the benefits section of My Maximus, and the Maximus Benefits Center. Important information will also be announced in the Corporate Update.

3. **How do I visit the Virtual Benefits Fair?**
   To access the fair, select the link below. This is a great place to explore all the great benefits available. For example, visit the Auditorium and watch our on-demand videos about your benefits plan options. Doing so will help you make the best decisions for your wellbeing.

   - Virtual Benefits Fair and Virtual Benefits Fair Event Guide

4. **What happens if I don’t take action during Open Enrollment?**
   Open Enrollment is passive for most employees, meaning if you do not make elections in the portal, your elections for this year will “roll” into next year. The exception is spending accounts, which must be actively selected each year (i.e., passive enrollment does not apply).

   Service Contract Act (SCA) employees who currently have opted out of medical coverage will need to resubmit proof of other qualifying coverage to GSA National by the deadline to have coverage waived for next year. Upon approval of this documentation, GSA National will waive medical benefits accordingly. An official letter from your provider with an effective date of January 1 for the following year is required for review. Copies of ID cards will not be accepted. Please note: Medicaid and Medicare are not considered qualifying forms of other coverage.

5. **Will employees currently covering dependents be required to upload supporting dependent verification documents if they change plans during Open Enrollment?**
   No. Employees who currently cover verified dependents will not need to re-certify those dependents or provide documentation for coverage to carry over through next year. If you add new dependents, you will need to verify them.

Benefit plan questions

6. **Where can I can get more detail about all the available benefits?**
   The Benefits Guide, available at maximus.com/employees, is an excellent resource for learning more about your benefit options.

7. **Where can I see the payroll deductions for the various benefits?**
   The SCA and Non-SCA benefits guides and rate sheets, available at maximus.com/employees, provide information on payroll deductions.

8. **Where can I see in-network and out-of-network costs for various services?**
   Refer to the plan comparison guides available at maximus.com/employees.

9. **What is the Wellbeing Rewards program?**
   The Wellbeing Rewards program rewards you for taking healthy actions. Employees can earn up to $500 in wellbeing rewards in their health reimbursement account (HRA) or health savings account (HSA) to use toward qualified medical expenses.

   To see a list of eligible activities, visit Engage-Wellbeing.com or download the Engage mobile app. On the **Home Page,** you will see a section titled **Your Rewards**. Click in the **Progress** box to see the **Ways to Earn** page. Learn more about Engage by visiting MyWellness- Maximus.com.

10. **Will employees who enroll in the PPO plan have the option to elect the healthcare flexible spending account (FSA) plan for out-of-pocket expenses?**
    Yes, employees enrolled in the PPO will be eligible to contribute to their healthcare FSA up to the annual IRS limit.

11. **What is the difference between the HSA's aggregate deductible and the PPO's embedded deductible?**
    An aggregate deductible applies to the entire family. This means that the individual deductible is only applicable to Employee-Only coverage. Therefore, if an employee has dependents under their HSA medical plan, they would be subject to the family deductible.

    An embedded deductible applies to each individual on the PPO plan. This means each plan member is subject to their deductible. If two or more individuals meet their individual deductibles, then the family deductible is considered to have been met.

12. **Will free generic maintenance medications continue?**
    Yes, certain generic maintenance medications that are considered preventive are free of charge. To check if your prescription is eligible, contact Express Scripts at 800.224.5513 or visit them online at express-scripts.com.

    Note: Express Scripts is in the process of rebranding their logo and external website to reflect Evernorth Health Services. You may notice some changes to the look and feel; however, we will still refer to our partner as Express Scripts.

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13. How much is the administrative fee for the HSA account if we are no longer enrolled in the HSA plan?
If you leave the HSA plan and enroll in the PPO plan (or do not elect any Maximus coverage), you will no longer be eligible to contribute funds to the HSA account. Your account will be moved to "retail" (you can still use the remaining funds, but the account will be considered inactive). Once your HSA is converted to a retail account, a monthly administrative fee of $3.95 will be charged. You can also transfer your account to a different HSA provider of your choice, as it will be a private account and no longer associated with Maximus.

14. Can an employee's parent enroll in a benefit plan?
No. The benefit plan offerings can only cover dependents identified in Section 125 of the Internal Revenue Code.

15. If I have a qualifying life event (QLE) like marriage or the birth of a child between now and the end of the year, do I still need to take action during Open Enrollment?
Yes, if you have a QLE between now and the end of the year, you will be required to report your QLE to change your coverage for the remainder of this year, as well as participate in Open Enrollment to modify your elections for next year. QLEs and supporting documentation must be submitted directly to the Maximus Benefits Center, within 31 days.

- **Non-SCA employees:** If you complete your QLE enrollment after October 20, 2025, and you want the changes to be carried forward to next year, you will need to contact the Maximus Benefits Center at 877.385.0710 for those changes to carry over.
- **SCA employees:** If you complete your QLE enrollment after Open Enrollment ends and want the changes to be carried forward to next year, you will need to contact GSA National at 800.250.2741 for those changes to carry over.