



## 2023 Benefits Open Enrollment FAQs

The following Frequently Asked Questions (FAQs) are available to all benefits-eligible employees and Human Resources staff. They are intended to address common questions related to the 2023 Benefits Open Enrollment period. Note: Some links in this document will not work outside the Maximus network. For example, the Paid Parental Leave (PPL) policy.

### General Questions

#### 1. When is Benefits Open Enrollment?

Benefits Open Enrollment is the only time of year an employee can change their core benefit elections (medical, dental, vision, Flexible Spending Account [FSA], etc.) without a qualifying life event. This year, Benefits Open Enrollment will run from October 24 to November 4, 2022, with benefit elections effective January 1, 2023.

#### 2. How do I access benefits information?

Benefits information can be accessed in several places, including a Virtual Benefits Fair, the benefits section of [MyMaximus](#), on the appropriate enrollment portal, or by visiting [maximus.com/employees](https://maximus.com/employees). See upcoming communications for more details.

#### 3. Is this an active or passive Open Enrollment?

This Open Enrollment is passive for most employees.

For Service Contract Act (SCA) employees who currently have waived (opted out) of Maximus coverage, employees will need to waive their coverage every year actively and show proof of other qualifying coverage by the deadline to continue to waive Maximus coverage.

Non-SCA employees currently enrolled in the Health Reimbursement Account (HRA) plan will need to actively elect the Preferred Provider Organization (PPO) plan if that is the plan they want for 2023.

Otherwise, employees (and any covered dependents) will be placed in the Health Savings Account (HSA) plan for 2023.

#### 4. How did employee feedback drive the benefit changes?

We heard employee concerns throughout 2022 regarding high deductibles and requests for a PPO plan. We also conducted a survey asking for employee preferences. The combined feedback resulted in looking for ways to simplify the plans, lower out-of-pocket costs for employees, and provide additional options.

#### 5. Will there be an updated transfer benefits documents to explain how benefits change when employees move from SCA to Non-SCA and or going from part-time to full-time or full-time to part-time?

Yes. The transfer documents are finalized and are available on [MyBenefits](#) under both the SCA and Non-SCA Benefits links.

#### 6. What are wellbeing rewards?

Wellbeing rewards pay you to take healthy actions. Employees can earn wellbeing rewards into their Health Reimbursement Account (HRA) or Health Savings Account (HSA) up to \$500 in 2023.



Visit [engage-wellbeing.com](https://engage-wellbeing.com) or download the mobile app to see how you can earn points, which translate into dollars for your healthcare, towards your total possible annual incentive.

Learn more about [Engage](#) and the [2023 Wellbeing Rewards program](#) by visiting [MyWellness-Maximus.com](#).

## Benefit Plan Questions

### 7. Is there a separate deductible for employee plus spouse?

There are two levels of deductibles: 1) Individual and 2) Family. Anyone with dependents will be subject to the family deductible.

### 8. 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 dependents will not need to re-certify those dependents or provide documentation for coverage to carry over to 2023.

### 9. What is the cost of a doctor visit and specialist visit under the PPO?

Primary Care Physician (PCP) visits are \$30; specialists are \$60.

### 10. Will free generic prescriptions continue?

Certain generic medications are available at no cost to plan members. To check and see if your prescription is eligible, [view the list here](#), contact Express Scripts at 888.224.5513, or visit them online at [express-scripts.com](https://express-scripts.com). Please also note that certain name-brand drugs are not subject to the deductible. The generics [are listed](#) in lowercase letters.

### 11. Will free maintenance medications continue?

Certain maintenance medications don't require you to meet the deductible before your plan pays. To check and see if your prescription is eligible, [view the list here](#), contact Express Scripts at 888.224.5513, or visit them online at [express-scripts.com](https://express-scripts.com).

### 12. Will the annual payroll deduction amount for employee + family, employee + spouse, and tobacco surcharge also be provided in the plan comparison?

Yes, these amounts are included in the plan comparison document ([SCA](#) and [Non-SCA](#)).

### 13. Can employees who declined health insurance when first hired now reconsider their decision during Benefits Open Enrollment?

Yes, employees who declined health insurance when first hired can now reconsider their decision and enroll in 2023 coverage. To do so, elections must be completed between October 24 and November 4, 2022, or within 31 days of a qualifying life event (QLE).

### 14. What is a qualifying life event (QLE)?

Certain changes in your life situation are known as qualifying life events – things like a loss of health coverage, a change in an eligible employee's household, or a change in residence. These qualifying events give them the opportunity to sign up for a new health insurance plan or change an existing health insurance plan outside the Open Enrollment Period.

Qualifying life events typically include, but are not limited to:

- Becoming newly married or divorced.



- Having a baby or adopting a child.
- Experiencing a death of the insurer in the family.
- Losing health insurance coverage due to job loss.
- Losing eligibility for Medicare, Medicaid, or Children’s Health Insurance Program (CHIP).
- Turning 26 and losing coverage from their parent’s health insurance plan.
- Moving to a different zip code or county that changes their health plan area.

Because every situation is different, employees may need to present documentation to show how the life event impacts their health insurance coverage.

Non-SCA employees must request changes to their benefits within 31 days of a QLE by:

1. Visiting the Maximus Benefits Center.
2. Selecting “Life Event” to request a change and submit supporting documentation.
3. Contacting the Maximus Benefit Center or calling 877.385.0710.

SCA employees must request changes to their benefits within 31 days of a QLE by:

1. Visiting GSA National and logging into their account.
2. Select “Change Benefits” to request a change and submit supporting documentation.
3. If they need assistance, contact GSA National at 800.250.2741.

**15. In the PPO plan, if office visits and pharmacy do not contribute to the deductible, what does count towards the deductible?**

Inpatient/outpatient hospital stays, x-rays, and lab work all are subject to the deductible. As a note, office visits and copays do count towards the employee's annual out-of-pocket maximum.

**16. Employees enrolled in the HSA plan get confused when they receive information from Wealth Care Saver. Can you clarify what Wealth Care Saver is for employees in the HSA plan?**

Wealth Care Saver is the bank that is affiliated with Anthem Blue Cross Blue Shield (BCBS) to administer an employee's HSA.

**17. 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 funds remaining in your account, but the account will be considered inactive). The administrative fee, once your HSA becomes a retail account, is \$3.95 per month. To avoid paying this amount each month, you can move your account to an HSA provider that does not charge a fee (use Google to search for HSA providers with no fees).

**18. Now that we have added in the extra benefits – fertility/adoption/surrogacy...are there plans to add weight loss benefits?** Maximus considers improving the plans each year, looking at industry data and medical opinions. We have invested in our relationship with Aduro, Omada, and Anthem to provide weight loss live coaching and digital tracking to help with weight loss.

**19. Are we able to add our spouse to our insurance plan now (even if they are eligible for insurance through their employer)?** No, if your spouse is eligible for medical insurance through their employer, you may not cover them under our medical plan.



- 20. Is there a medical plan where a parent can be enrolled?** No, only dependents identified in Section 125 of the IRS code can be covered under the medical plan.

### Non-SCA Specific Questions

- 21. What happens if I am currently enrolled in the Health Reimbursement Account (HRA) plan, which is not going to be offered in 2023, but do not choose a Health Savings Account (HSA) or Preferred Provider Organization (PPO) plan during Open Enrollment?**

If you are currently enrolled in the HRA plan and do not make an active election during Open Enrollment, you will be automatically placed in the HSA plan at the same coverage tier (with any dependents). This is because we don't want anyone to lose coverage, and the HSA has the lowest payroll deduction.

- 22. Will employees who elect the Non-SCA PPO plan have the option to elect the Health Care Flex Spending Account (FSA) plan for out-of-pocket expenses?**

Yes, employees enrolled in the PPO will be eligible to contribute to the Health Care FSA up to the 2022 IRS limit of \$2,850 annually.

- 23. If I have a qualifying life event (QLE) like marriage or birth of a child between now and December 31, 2022, do I need to elect a current plan, or do I still need to complete Open Enrollment for the new plans, effective next year?**

If you have a QLE between now and December 31, 2022, and want to change your coverage for the remainder of 2022, you must report the event, make any desired changes, and provide supporting documentation within 31 days.

Note: If you complete your QLE enrollment after October 21, 2022, and you want these changes to carry forward into 2023, you will need to reach out to the Maximus Call Center for those changes to carry forward to 2023.

### SCA Specific Questions

- 24. Is the employee funding also provided on the Core plan?**

The Core plan does not offer any automatic employer funding since Maximus is already covering the cost of individual-only coverage (i.e., no associated payroll deduction); however, employees can still earn up to \$500 in wellbeing rewards by completing wellbeing activities through the Engage app. Click here for more information on how to earn the [2023 Wellbeing Rewards](#), or click here to learn more about [Engage](#)

- 25. If I have a qualifying life event (QLE) like marriage or birth of a child between now and December 31, 2022, do I need to elect a current plan, or do I still need to complete Open Enrollment for the new plans, effective next year?**

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Note: If you complete your QLE enrollment after October 21, 2022, and want these changes to carry forward into 2023, you will need to reach out to the GSA Call Center for those changes to carry forward to 2023.



## Paid Parental Leave

### 26. Where can I learn more about Paid Parental Leave (PPL)?

Refer to the [Paid Parental Leave \(PPL\) policy](#) for full guidelines, eligibility, coordination with other policies, leave and benefits entitlements, requesting PPL, and more.

### 27. Is PPL in addition to the Family Medical Leave Act (FMLA)?

PPL will run concurrently with FMLA, where the employee is eligible for FMLA. If the employee has exhausted FMLA, PPL will be in addition. Refer to the [PPL policy](#) for more information.

### 28. What are the eligibility requirements for PPL?

All Service Contract Act (SCA) and non-SCA benefits-eligible employees scheduled to work **30 or more hours per week** qualify, even if they are not currently participating in a Maximus health plan. The policy requires that the recipient be employed for at least 12 months, having worked at least 1,250 hours (six months) in a rolling 12-month period.

### 29. What happens if someone has twins or multiples?

Twins or multiple would count as one qualifying PPL event.

### 30. Are Limited Services employees eligible for PPL?

There are no exclusions for limited services employee. You are eligible if you've met the tenure requirements and are scheduled to work 30+ hours a week.

### 31. If an employee had a baby before October 1, 2022, are they eligible to take PPL?

Yes, if the baby is born on or after August 15, 2022. PPL eligibility would start October 1, 2022. For example, if an employee had a baby on September 20, 2022, they would have until September 20, 2023, to take 12 weeks of PPL.

### 32. What if both parents work for Maximus? Would they each get 12 weeks?

Yes. If both parents meet the PPL eligibility requirements, they will each receive 12 weeks of PPL.

### 33. Can someone collect a state-paid Family Leave and PPL simultaneously?

Yes. Employees can collect both their state leave without impacting their eligibility or benefits under the Maximus PPL Plan. Some states may reduce benefits as a result of the Maximus benefits. For more information on your state, contact ???

### 34. Will we inform those currently on a state-paid Family Leave of this new PPL, given that both can run concurrently?

We provide notice of the policy to all employees, including those currently on a state-paid family leave.

### 35. What if they have already taken and exhausted state leave?? Can they still use PPL?

Yes, suppose an employee has already exhausted a state paid family leave prior to October 1 and are otherwise eligible for PPL. In that case, they can still use PPL. Employees who take a state-paid family leave October 1, 2022, and after for the birth, adoption, or placement of a child for adoption will have their leave run concurrently with PPL.

### 36. If a state-paid family leave is exhausted and PPL is subsequently approved, does that equate to 24 weeks of paid parental leave?

The leave request process will coordinate all leaves to run concurrently. Employees who take a

state-paid family leave October 1, 2022, and after for the birth, adoption, or placement of a child for adoption will have their leave run concurrently with PPL.

**37. Does the PPL effective date start at the time of pregnancy or delivery?**

The effective date of the PPL clock will start at the birth of a child or date the child is officially adopted or placed for adoption with the employee.

**38. Is time as a temporary employee considered part of the 12 months criteria for the Paid Parental Leave?**

Yes. The criteria for PPL will be the same as that of FMLA and will be calculated similarly.

**39. Can employees use Paid Time Off (PTO) or Unlimited Time Off (UTO) to supplement PPL pay?**

Employees can supplement PPL pay with available Paid Time Off (PTO) or Unlimited Time Off (UTO) to supplement PPL to receive up to 100% of their pay.

**40. Can the PPL code in Deltek be used by itself, or will another code need to be added? For example, coding FMLA with leave without pay?**

If an employee is on PPL that runs concurrently with FMLA (or any other leave type), they will still need to record FMLA time.

**41. Do primary changes in guardianship qualify for PPL?**

No. Guardianship changes are not included in the PPL policy. The policy currently applies to birth, adoption, and placement for adoption.

**42. I have a current full-time employee who has a baby due next month. He has not been here a year. Can you use this as an example? What is he eligible for?**

This employee would not be eligible for PPL until they have been with Maximus for a year. If the employee wants to take time off before their anniversary, they would be eligible to use any accrued PTO (or UTO) for a period of time approved by his leader. He may also be eligible to take a personal leave of absence (where time would be unpaid if there was no accrued PTO).

**43. While the employee is out on FMLA after STD runs out, they would initiate the MALT request for PPL; is that correct? If so, is additional FMLA documentation required?**

Because FMLA and PPL run concurrently, an employee can initiate PPL and FMLA at the same time – when PPL begins would depend on when the birth of the child took place in relation to the FMLA start date. In general, no additional documentation is required. If additional documentation is needed at the time of the PPL request, the Accommodation and Leave team will send a request via the Self-service Portal.

**44. Any consideration to match to the government's benefit for paid maternity/paternity leave?**

Maximus has recently launched our PPL program, and we are always looking to improve the benefit. Stay tuned!