

Insurance Benefits FAQs 2023-2024

What is the timeline for open enrollment?

May 25th, 2023, through midnight (AZ time) June 4th, 2023. Every employee has 10 days to complete or waive enrollment. There will be **NO** late exceptions after the deadline.

Where do I complete open enrollment?

We have an interactive and user-friendly electronic platform: Employee Navigator.

If this is your first-time enrolling, you can register by accessing this link:

<https://www.employeenavigator.com/benefits/Account/Register>.

If you have already registered, start making changes to your insurance elections through this link: <https://www.employeenavigator.com/benefits/Account/Login>

You can access Employee Navigator 24/7 (unless there is scheduled maintenance).

I am currently enrolled in Hall of Frames benefits and am not planning on making any changes for the upcoming benefit year. Do I need to do anything?

Absolutely! Please note that this is a mandatory enrollment for **all** full-time employees. Regardless of whether you wish to waive, change, or sign up for the first time, you **must** log on to Employee Navigator within the published timeframe and take the necessary action.

Which insurance carriers are our health benefits with for the 2022-2023 benefit year?

Medical: EMI Health (*Blue Cross Blue Shield (BCBS) Network*)

Pharmacy Plan: Express Scripts

Dental: Cigna

VSP: VSP

Hospital Indemnity: Transamerica and Assurity (depends on medical plan selected)

Short-Term Disability: UNUM

Life insurance and AD&D: UNUM

I need help understanding insurance terminologies. Can someone explain what co-insurance, deductibles, co-pays etc. mean?

We have lots of resources available for you in the “Documents” tab in Employee Navigator. You can access the insurance term definitions and other helpful resources to educate yourself on these frequently used terms. You can also reach out to our benefits account manager, Amanda Howerton with any additional questions. Her contact information is included in this document.

Everything is costing more these days. What is Hall of Frames doing to help offset some of the costs of health benefits?

Hall of Frames will increase our contribution to the medical health plans to offset some of the increases. Hall of Frames will contribute \$257.38 per month which is 50% of the cost of the most expensive PPO plan. This is an increase from \$243.25 per month from the 2022-2023 fiscal year. .

The Company is also providing Short-term disability (STD) and Life insurance at no cost to employees.

We understand that costs are rising due to external uncontrollable factors and we have substantially increased our match to help offset the financial burden to our employees.

Where can I find a list of important contact information for helpful resources that were covered during the open enrollment ZOOM virtual conference?

Employee Navigator: www.employeenavigator.com. Click on “Login” on the top right.

EMI employee portal: emihealth.com . Choose “Member” as the type of account.

EMI Health mobile app: Go to the Apple store or Google Play store and enter EMI Health to download the app. With the app, you can access important information on the go.

GoodRx: www.goodrx.com GoodRx has helped Americans save over \$40 billion to date on prescriptions! Visit the website to compare prescription prices and potentially save.

EMI TeleMed: 877-872-0370

EMI Customer Service: 1-800-662-5851

ZocDoc: <https://www.zocdoc.com/>

I really can't afford any of the Hall of Frames insurance plans at this time. What are my options?

The company has selected a HDHP HSA plan as well as two PPO plans with different premium costs. The HDHP HSA plan cost per bi-weekly paycheck is \$61.02, which works out to approximately \$4.00 a day. Preventive services are covered at 100% and TeleMed is at a \$0 cost.

If you cannot afford job-based coverage, you *might* be able to change to a Marketplace plan. Please access <https://www.healthcare.gov/have-job-based-coverage/options/> to review details. Other possible alternatives include state Medicaid (<https://azahcccs.gov/Members/GetCovered/apply.html>), looking into your spouse's employer provided plan, discounted pricing programs with medical offices/ urgent care practices etc.

If you choose not to carry health insurance citing cost, you may save money on your share of premiums now, but might risk your life or financial ruin should you become seriously ill or suffer a severe injury.

I completed open enrollment on the portal in a timely manner. Now what?

Employees should receive their insurance ID cards via mail, no later than the first week of July. Typically, digital ID cards are available online prior to receiving physical cards.

Employees are encouraged to set up an employee account on the EMI portal or download the mobile app via the Google Play Store or Apple Store. If you are enrolling in benefits for the first time, please allow a minimum of 14 days after 06/10/2022 to register for member online access.

Any changes in premium payments will go into effect on the first paycheck in July (07/01/2022). It is every employee's responsibility to access their payment information via the ADP portal and ensure the deductions match. If deductions are inaccurate, please reach out to HR.

Why can't I cancel or make changes to my benefits outside of the open enrollment timeframe?

This is due to IRS regulations (Section 125). Contributions towards the costs of health premiums are made on pre-tax basis (tax savings), therefore changes or cancellations cannot be made until open enrollment or a qualifying life event.

Common examples of a qualifying life event are:

- Change in legal marital status: Marriage, divorce, annulment, or spouse's death;
- Change in the number of dependants: Birth, adoption, placement for adoption, legal guardianship or death of a dependant;
- Change in dependant status: A dependant losing coverage under another plan, such as a spouse/ partner losing coverage from his/her employer

I have questions. Who can I reach out to?

Please reach out to **Amanda Howerton** with Arizona Benefit Consultants, LLC at ahowerton@abcllc.org or **602-396-4687** or VP of HR, Sudha Rai at srai@hallofframes.com or via phone at 602-923-4998 ext. 118 for any benefits related or open enrollment related questions.