



Frequently Asked Questions Effective January 2025

Q: Why didn't I have to do anything last year during Open Enrollment but this year I do?

A: As a self-insured employer, this helps with our overall compliance as well as engagement for employees – ensuring they are educated and allowed to make informed decisions about their benefits on an annual basis.

Q: Why is there a spousal attestation in the Enrollment when there wasn't last year?

A: This helps ensure accuracy and eligibility for participation in our benefit plans. This is also a standard enrollment practice in many organizations.

Q: What is Attentive?

A: Attentive is a new benefit program this year. It is a Preventative Care Management Program that provides you and your family with a suite of benefits for preventative care, chronic care management, mental health, and overall wellbeing. Program premiums are deducted pre-tax from your paycheck, which generates paycheck tax savings that covers the cost of the program, and may even increase your net take-home pay.

Q: Why don't we have UNUM anymore?

A: At Carson Tahoe, we're committed to ensuring our employees are receiving the best level of service and with the most up to date technology. With that being said, Carson Tahoe has made the decision to move our Disability Insurance Carrier to The Standard. The Standard is a well-established Disability Insurance Agency and serves various employers locally, including the State.

Q: What if I want to keep my UNUM plan(s)?

A: UNUM will be sending out letters to all staff who hold UNUM voluntary policies with instructions on how to keep any UNUM benefits should you choose to. To contact them prior to the transition, please use www.unum.com or 800-635-5597.

Q: Why are my "flex credits" not adjusting?

A: The benefit credits will be the same as current 2024 contribution dollar amounts. \$473.46 per bi-weekly pay period for full-time status and \$356.02 per bi-weekly pay period for part-time status. This would mean that the benefit credit would no longer adjust upward or downward in order to allow for employee and employer contributions whereas this was not always the case.

Q: Why can I not cash out leftover "flex credits"?

A: The benefit credit is intended to assist with coverage for health, vision and/or dental insurance or other voluntary benefits.

Q: Why do I not get a credit for benefit non-election?

A: This was stopped already for exempt staff in May 2023. This is in an effort to be equitable across all work groups.

Q: Why does it look like my deductions are different?

A: Please refer to questions regarding "flex credits" and "Attentive" – Additionally, in the event there are increases to insurance Premiums, the cost of the Premium increase will be allocated on the following basis: (i) the Hospital - 50% of the cost of the increase to the Premium; and, (ii) the employee – 50% of the cost of the increase to the Premium, to be paid via automatic payroll deduction.

Q: My link in email didn't work for enrollment, where do I enroll?

A: May be cookies, firewall or browser issue, as an additional option, you can enter directly through INFOR via enrollment guide.

Q: Where can I find all the benefit information to refer to?

A: On the intranet under Open enrollment guides, or on the intranet under Departments>Human Resources>Benefits

Q: Where can I see what I have currently for Unum? (because the employee wants to make the same selections but with Standard)

A: You can access UNUM coverage through <https://www.enrollvb.com/carsonatahoe>

- a. The "current benefits: tab in OE only shows medica/dental/vision/HSA/FSA/Dependent Care – no voluntary benefits (this is updated)



CARSON TAHOE

HEALTH

Q: When should they expect information on how to keep those Unum plan independently should they so choose?

A: UNUM will send letters to those with policies within a month of 1/1/2025

Q: Why are the coverage amounts different from what I selected for the Standard voluntary plans?

A: Display difference, Infor takes the total amount and divides over 26 pay periods

Q: Why can I not see STD as an option to select?

A: Because you are most likely in a class where STD is an Employer paid benefits

Q: Why can I not see the employer coverages for life/disability? & Where can I see those to know I have them?

A: Because they are employer paid and you don't need to elect to have them. They do show up on your paycheck under company contributions.

Q: How do I add a dependent?

A: Please see enrollment guide

Q: Why is my spouse not in my dependents for medical insurance? But they are there for vision/dental?

A: We increased the questions for spouse eligibility attestation. Please withdraw from your current elected plan and reselect to prompt the eligibility questionnaire.

Q: If I add my spouse for medical insurance, why do they show up twice for vision/dental? What do I do to clear the error? How do I finalize enrollment?

A: This is due to spouses manually being added to override above error. We will audit spouses before the new year to make sure enrolled spouses are covered.

Q: How do I make changes if I made a mistake?

A: Please email HRinfo if there are any concerns with what you've enrolled in.

Q: Why can't I increase my STD?

A: The Standard provides 1 STD plan for employees to opt into.