

# 2025 Open Enrollment Q&A

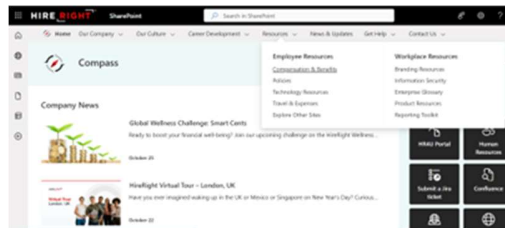
## General Questions

Where do we go to ask questions?

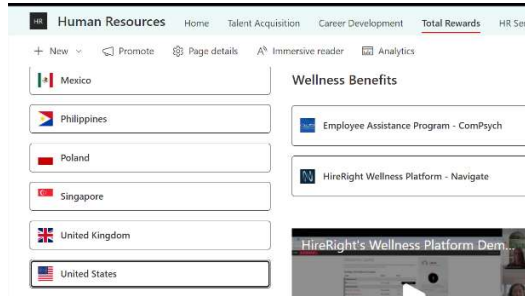
The Benefits Contact Center at 855-576-8358 is your first point of contact.

How do I enroll?

You can access the Benefits Center through Compass under RESOURCES  
>Click on Total Rewards

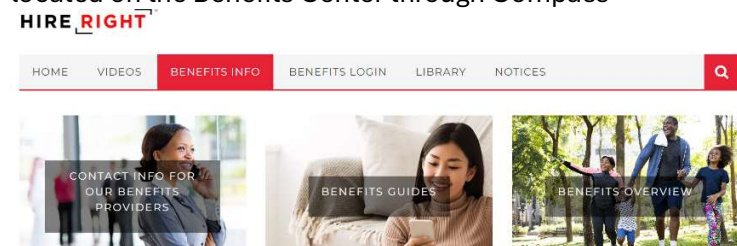


>This will take you to Total Rewards. Under the Health and Wellness column CLICK on US plans



It would be great if there was a one-page sheet that contains a quick list of all of the providers with their website link and contact information all in one place.

This can be found on Page 35 of the Open Enrollment Guide located on the Benefits Center through Compass



In addition, The LIBRARY contains information from each carrier

When will he get ID cards?

ID cards will arrive at your home before 1/1/2025

- Medical: Everyone will get a new ID card.
- You will also be able access your digital ID card here:
  - Surest app: [Click Here](#)
  - UHC app: [Click Here](#)

<p>When will he get ID cards?</p>	<ul style="list-style-type: none"> <li>• Dental: Only if you switched plans <ul style="list-style-type: none"> <li>○ You can also find your ID card in your Delta Dental account: <a href="https://deltadentalva.com/">https://deltadentalva.com/</a></li> </ul> </li> <li>• Vision: VSP does not send ID cards. You can provide your SSN to the provider and tell them you are with VSP.</li> </ul>
<p>How much will I be paying for benefits?</p>	<p>Employee contribution amounts can be found on page 33 and 34 of the 2025 Open Enrollment Guide.</p> <p>As you elect benefits in the system, your contribution amounts will show up, including the total you will owe.</p>
<p>Can I sign up for dental and vision and not medical?</p>	<p>Yes, the plans are a la carte and can be elected independently of each other.</p>
<p>I know each state can vary on Domestic partnerships, how does this work? Do you have to be married?</p>	<p>No, you do not need to be married to cover a domestic partner.</p> <ul style="list-style-type: none"> <li>• If you live in a state that registers domestic partnerships, you must provide the state registered declaration.</li> <li>• If your state <i>does not</i> register domestic partnerships, you need to complete an affidavit and provide supporting documents.</li> </ul> <p>The Benefits Contact Center at 855-576-8358 is also available for assistance.</p>
<p><b>Medical Plans</b></p>	
<p>How do we find more specific details about coverage and costs for specific services? (For example: is speech therapy covered? How much will a visit cost? Is there a limit on the number of visits per year?)</p>	<p>You can find this information in two ways:</p> <ol style="list-style-type: none"> <li>1. Go to The Benefits Center through Compass. &gt;CLICK on LIBRARY, 2025</li> <li>2. The UHC and Surest websites and mobile apps to search for providers and services, see links below:</li> </ol> <p>Surest: <a href="https://join.surest.com/HireRight/v2/2f74fbfe-e922-4f15-9f52-a946fe50c1d1/search">https://join.surest.com/HireRight/v2/2f74fbfe-e922-4f15-9f52-a946fe50c1d1/search</a> (Access code: HireRight2025)</p> <p>UHC: Follow the link below and select <i>Choice Plus</i> as the network for the HSA &amp; PPO plan and <i>Choice Plan</i> as the network for the Value Copay plan:</p> <p><a href="https://connect.werally.com/plans/uhc/1">https://connect.werally.com/plans/uhc/1</a></p>
<p>Are the In-Network and Out of Network Maxes separate? So, if you have some in and some out expenses, do you have to meet each individually?</p>	<p>Yes. They calculated as to separate “buckets”, and each accumulate independently of each other. The expenses are not combined.</p>

Is there something similar to SimplePay in 2025?	Yes. The Surest plan is similar to Simplepay in that there is no deductible and no coinsurance, only a copay.
Will the plans cover preventative exams before the minimum age if you are predisposed/high risk for a specific diagnosis? (Ex: a mammogram before age 40 if you are predisposed/high risk)	The minimum age requirement must be met to be considered Preventive.
Do the plans cover CPAP machines?	Yes, with prior authorization. CPAP machines are covered under the Durable Medical Equipment benefit.
If we go to the doctor for a physical and they draw blood are we billed for that as a diagnostic fee or is it billed as preventative?	The lab work would need to be coded as Preventive. To be sure, ask your physician.
On the Surest plan, do you have to have a referral to see a Specialist?	No, you do not.
Why does our HDHP plan have the lowest deductible of all the plans?	There is a balancing act between deductibles and premiums. Our goal is to offer several choices to meet the diverse needs of the employees. This design is less common but meets the IRS guidance for a High Deductible Health Plan.
Is there virtual care service offered with the new medical plans?	Yes. Go to The Benefits Center through Compass. >CLICK on LIBRARY, 2025 to review flyers for each carrier and the virtual care options.
If I elect Surest, do I tell my doctor that my insurance is with UHC or Surest?	Tell your provider you are on a Surest plan with the UHC Choice Plus network. Review the flyer <i>"How to explain Surest to your provider"</i> from the Surest tile on the Benefits Center
<b>Prescriptions</b>	
How can I look up drug prices before 1/1/2025?	Use this link: <a href="https://welcome.optumrx.com/premium/landing">https://welcome.optumrx.com/premium/landing</a>  Once you enter your drug it will provide you the coverage and tier. You can reference the presentation documents where it lists the copays amounts for each plan by tier.  <b>IMPORTANT NOTE:</b> This is a comprehensive drug list for Optum Rx's formulary but employers have the option to exclude medications. As such, two classes of medications

	<p>on OptumRx’s list are excluded for HireRight employees: weight loss medications and fertility medications.</p> <p><u>Weight loss medications:</u> HireRight does not currently cover weight loss medications. Our healthcare consultant has provided data showing that most companies are not covering weight loss medications because the long-term data is limited, and they are expensive - which means high costs for employers and employees. We will continue to monitor this trend and update our offerings accordingly.</p> <p><u>Fertility medications:</u> these are not covered through Optum because we have partnered with Kindbody to provide these and other benefits to our employees.</p>
Why doesn’t HireRight cover weight loss medications that are FDA-approved for weight loss?	According to data provided by our healthcare consultant, most companies are not covering weight loss medications because the long-term data is limited, and they are expensive - which means high costs for employers and employees. We will continue to monitor this trend and update our offerings accordingly.
Does Optum require you to try alternate meds first?	<p>In some cases, yes. Some medications require prior authorization (PA) and step therapy.</p> <p>Letters will be mailed to all employees and dependents who are currently taking a medication that will be impacted by the transition to Optum. Watch for this letter around mid to late November.</p>
Are we still using Vivio for specialty drugs?	No. We are using UHC’s pharmacy administrator, Optum Rx, for all prescriptions in 2025. We expect the process of obtaining Specialty medications will have fewer steps to authorization and receipt of the medication.
<b>One Pass Select</b>	
Can I change my tier once I’ve enrolled?	<p>Yes. You can change tiers by visiting the "Manage Membership" link on your dashboard.</p> <p>You can find more FAQs about One Pass Select here: <a href="https://www.onepassselect.com/faqs">https://www.onepassselect.com/faqs</a></p>
How can I see what gyms are included in each tier?	You can visit <a href="https://www.onepassselect.com/">https://www.onepassselect.com/</a> and use their search feature to look up gyms in your area/specific gyms. This will also show you which tier they are in.

Can I use the Lifestyle Spending Account to pay for One Pass?	Yes, you can.
Once I enroll, how do I access the gyms in my tier?	Once you enroll with your One Pass Select membership you will receive a Member Code. It will display on your dashboard. Use your Member Code to enroll with any applicable online fitness partners, facilities, and grocery delivery partners. Your Member Code is how our partners identify you as a One Pass Select member and provide you with your membership.
Why is the monthly fee for some of the gyms more expensive through One Pass Select than directly through the gym itself?	The monthly cost you are paying does not just give you access to just one gym. It gives you access to all the gyms in the tier (e.g., Digital, Classic, Standard) that you choose.
Can spouses and dependents use the membership or just employees?	One Pass Select members can add individuals ages 18+ onto their primary account. These additional subscriptions will receive a 10% discount on their tier of choice. You can access this feature in the One Pass Select experience, under “Manage Membership”.
Can I sign up my spouse or dependent and not myself?	No. The employee must enroll first. There is an initial enrollment fee plus the monthly ongoing fee for employees. There is an additional fee per added member of the family.
<b>Dental and Vision</b>	
Are we changing dental or vision providers?	No. The dental and vision providers remain the same for 2025.
Do the dental plans cover adult orthodontia?	No. The premium dental plan only covers Orthodontia for dependents under age 19.
<b>Paytient</b>	
Was there a credit limit last year?	No. Simplepay’s payment plan does not have a credit limit, as a result of a special arrangement Paytient made with Simplepay. We are partnering directly with Paytient and there is a \$2,000 credit limit.
Does Paytient provide the option to pay through your paycheck like SimplePay?	Yes. Payroll deductions is the default payment method for Paytient.
Do I have to enroll in Paytient if I elect Surest?	No, Paytient is optional. You must take action once Paytient contacts you in order to enroll in the program.

What if I still have a balance with SimplePay?	You will continue to make payments on your SimplePay balance through Paytient until it is paid off. If you elect the Surest plan and enroll in Paytient for 2025, you may have a 2024 balance and a 2025 balance. These balances will not merge, and you will be able to manage both of these balances through the Paytient portal. For employees with two accounts, more information will be shared by Patient after the first of the year.
<b>Flexible Spending Account (FSA)</b>	
What is the 3-character code for Navia?	GUF
Does HireRight contribute to the FSA?	No. There is no employer contribution to the FSA.
How does the grace period work?	Most plans only allow you to use your FSA card for expenses through December 31 <sup>st</sup> . HireRight allows you an extended period (2.5 months) into the following year, when you can incur expenses. All claims for expenses must be submitted by March 15 to receive reimbursement. Funds remaining after the grace period are forfeited.
<b>Health Savings Account (HSA)</b>	
Can I enroll in an HSA without enrolling in a medical plan or a plan other than the HDHP?	No. You can only have an HSA if you are enrolled in the HDHP.
Can I still use my HSA card if I don't elect the HDHP/HSA in 2025?	Yes. You can use any HSA account to pay for your expenses, even if you do not elect an HDHP in 2025. However, you cannot <i>contribute</i> to your HSA if you are not enrolled in the HDHP in 2025.
<b>Life Insurance</b>	
Is there a spousal life insurance option that doesn't take mental health diagnoses into consideration?	Please note that for 2025, all employees can elect Supplemental Life Insurance for themselves, their spouse and children up to the Guaranteed Issue without being subject to Evidence of Insurability (which asks about medical history).