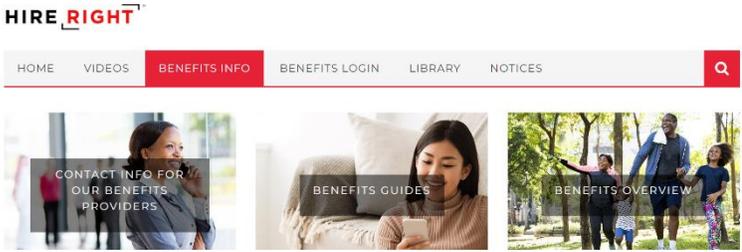


Benefits Frequently Asked Questions

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?	Access PlanSource at https://benefits.plansource.com/ or call the benefits contact center at 855-576-8358.
What if I don't remember my username or password?	<p>The easiest and fastest way to get this information is to call the benefits contact center at 855-576-8358.</p> <p>Your username is typically your first initial of your first name and up to the first six letters of your last name, followed by the last four digits of your SSN.</p>
Do I have to go in and make elections if I don't plan to change my benefits for 2026?	<p>No, this is a passive enrollment so if you don't go in and actively make or change your elections your 2025 elections will carry over to 2026.</p> <p>There are two exceptions to this:</p> <ol style="list-style-type: none"> 1. Your FSA election will not carry over so you must go in and make that election for 2026. 2. Your HSA election will carry over but if you want to elect up to the IRS limit for 2026, you need to go in and make that election as the system is only going to carry over your 2025 election (which is lower since the limit increased in 2026).
If I only want to change one benefit during open enrollment, do I have to complete the entire open enrollment process and click through each benefit?	The system will ask you to confirm other benefits before you can check out. You want to make sure you do this and receive a confirmation. If you want a quick and easy way to only change one benefit, try the phone-based enrollment through the contact center at 855-576-8358.
Will beneficiaries carry over to 2026?	Yes, beneficiaries will carry over as well.
Do I have to submit documentation verifying my dependents again if I already did this?	<p>No, this year you will not be asked to verify your dependents again if you have already done so. Only newly added dependents will be required to be verified.</p> <p>This documentation is submitted via a document request that is created in PlanSource once you complete your enrollment. You upload the document there and the benefits team will review and approve/reject it.</p>

<p>It would be great if there was a one-page sheet that contains a quick list of all the providers with their website link and contact information all in one place.</p>	<p>This can be found on Page 35 (2025) / Page 38 (2026) of the Benefits Guide located on the Benefits Center through Compass.</p>  <p>In addition, The LIBRARY contains information from each carrier.</p>
<p>When will we get ID cards?</p>	<p>New Hires: Medical and Dental ID cards will arrive at your home within approximately ten business days of completing your enrollment. VSP does not send ID cards. You can provide your SSN to your provider and tell them you are with VSP.</p> <p>Open Enrollment: All employees will receive new Medical ID cards for 2026 and these will arrive at your home before 1/1/2026. You will not receive dental or vision ID cards but can access a virtual ID card on their websites.</p> <p>You will also be able to access your digital ID card here:</p> <ul style="list-style-type: none"> • Surest app: Click Here • UHC app: Click Here
<p>How much will I be paying for benefits?</p>	<p>Employee contribution amounts can be found on the last few pages of the benefits guide.</p> <p>PlanSource, the benefits enrollment system, also has the rates built in for you to see while you are enrolling.</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"> • If you live in a state that registers domestic partnerships, you must provide the state registered declaration. • If your state <i>does not</i> register domestic partnerships, you need to complete an affidavit and provide supporting documents. <p>The Benefits Contact Center at 855-576-8358 is also available for assistance.</p>

Medical Plans

<p>How do we find more specific details about coverage, in-network doctors, and costs for specific services as existing members or before selecting a plan? (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"> 1. Visit www.yourbenefitscenter.com and go to the library and click the tile for the plan you want to review and open the Summary Plan Description or Summary of Benefits Coverage documents. 2. Use the UHC and Surest websites and mobile apps to search for providers and services, see links below: <p>For those currently not enrolled use these links:</p> <ul style="list-style-type: none"> • Surest: https://join.surest.com/HireRight (Access code: HireRight2025) • UHC: Follow the link below and select <i>Choice Plus</i> as the network for the HSA & PPO plan and <i>Choice Plan</i> as the network for the Value Copay plan: https://connect.werally.com/plans/uhc/1 <p>For those who are already enrolled use these links:</p> <ul style="list-style-type: none"> • UHC: https://member.uhc.com/myuhc • Surest: https://www.surest.com/members
<p>Why does the PPO plan, with a lower deductible) cost less than the HDHP?</p>	<p>The HDHP is a richer plan and comes with the HSA funding from HireRight.</p>
<p>Are the In-Network and Out of Network Maxes separate? So, if you have some in-network and some out of network 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>
<p>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)</p>	<p>The minimum age requirement must be met to be considered Preventive.</p>
<p>Are the additional programs through the plan mandatory (i.e. Hinge Health, AbleTo, Calm, etc.)</p>	<p>No, these are completely voluntary. UHC will reach out to employees that might benefit from the program, but you have the choice to decline and not participate.</p>
<p>Are the additional programs available to all dependents that are enrolled?</p>	<p>Some of them do.</p> <p>Some only allow those 18 and older. Visit the tile for your medical plan in the library at www.yourbenefitscenter.com to review the flyer for the program you are interested in and it will state what age dependents can enroll in the program.</p>

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.
Is there virtual care service offered with the new medical plans?	Yes. Visit the tile for your medical plan in the library at www.yourbenefitscenter.com to review flyers for each carrier and the virtual care options.
If I had Surest and Paytient in 2025, do I need to re-elect Paytient in 2026?	No, as long as you are still on the Surest Plan, your account with Paytient will carry into 2026.
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 in the library on the Benefits Center.

Prescriptions

How can I look up drug prices if I am not a member yet?	<p>Use this link: https://welcome.optumrx.com/premium</p> <p>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.</p> <p>IMPORTANT NOTE: 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 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 by Optum because we have partnered with Kindbody to provide these and other benefits to our employees.</p>
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<p>Why doesn't HireRight cover weight loss medications that are FDA-approved for weight loss?</p>	<p>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.</p> <p>We will continue to monitor this trend and update our offerings accordingly.</p>
<p>Does Optum require you to try alternate meds first?</p>	<p>In some cases, yes. Some medications require prior authorization (PA) and step therapy.</p>
<p>One Pass Select</p>	
<p>How do I enroll in One Pass?</p>	<p>Visit www.yourbenefitscenter.com and go to the library and click on the tile for medical plan you are enrolled in and access the One Pass flyer to see the link and QR code to sign up.</p>
<p>Can I change my tier once I've enrolled?</p>	<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: https://www.onepassselect.com/faqs</p>
<p>Is there a monthly fee for this program?</p>	<p>Yes, there is a monthly fee that varies based on the tier you select.</p>
<p>How can I see what gyms are included in each tier?</p>	<p>You can visit https://www.onepassselect.com/ and use their search feature to look up gyms in your area/specific gyms. This will also show you which tier they are in.</p>
<p>Can I use the Lifestyle Spending Account to pay for One Pass?</p>	<p>Yes, you can.</p>
<p>Once I enroll, how do I access the gyms in my tier?</p>	<p>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.</p>
<p>Why is the monthly fee for some of the gyms more expensive through One Pass Select than directly through the gym itself?</p>	<p>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.</p>

If I already have a membership at a gym that is included in One Pass, should I cancel my membership?	Yes, if the tier you elected with One Pass includes your gym, then it would make sense to cancel your membership as you would essentially be paying twice.
Can spouses and dependents use the membership or just employees?	One Pass Select members can add individuals ages 18+ onto their primary account. 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.
Dental and Vision	
Are we changing dental or vision providers?	No. The dental and vision providers remain the same for 2026.
Can I sign up for dental and vision and not medical?	Yes, the plans are a la carte and can be elected independently of each other.
Will I get a new dental ID card?	No, delta dental does not send ID cards every year, but you can access their website and create/sign in to your account to access a virtual ID card. Link: https://deltadentalva.com/members.html
Does the max on the dental plan mean that is the maximum that will be paid by insurance after meeting the deductible?	Yes, that is correct.
Do the dental plans cover adult orthodontia?	No. The premium dental plan only covers Orthodontia for dependents under age 19.
Are glasses discounted at Walmart, Costco, and Sam’s Club?	It is not a discount, Walmart and Sam’s Club have a higher allowance than Costco. This means you can spend more on glasses at those stores.
If my vision provider is out of network, how do I get reimbursed?	Yes, visit the VSP tile in the library on www.yourbenefitscenter.com and there is a flyer that shows you how to submit for reimbursement.
Paytient	
Does Paytient provide the option to pay through your paycheck?	Yes. Payroll deductions is the default payment method for Paytient. You can also choose another form of payment.

Do I have to enroll in Paytient if I elect Surest?	No, Paytient is optional. You must take action once Paytient contacts you to enroll in the program.
Flexible Spending Account (FSA)	
What is the 3-character code for Navia?	GUF
Does HireRight contribute to the FSA?	No. There is no employer contribution to the FSA.
Do I have to elect insurance through HireRight to elect the FSA?	No, you can elect the FSA by itself.
Is the FSA for dependent care only available after you have paid for childcare out of pocket then you are reimbursed?	No, you can pay using your Navia debit card, by submitting a claim online, or on the Navia mobile app.
Can FSA funds be used for dependents that are not enrolled in HireRight's healthcare plans?	Yes, as long as they are your legal dependent you can use the FSA funds for their eligible medical expenses.
How does the grace period work?	<p>Most plans only allow you to use your FSA card for expenses through December 31st. HireRight allows an extra 2.5 months into the following year, when you can incur expenses.</p> <p>All claims for expenses must be submitted by March 15 to receive reimbursement. Funds remaining after the grace period are forfeited.</p>
Health Savings Account (HSA)	
Who is the HSA provider for 2026?	Wex will remain the HSA provider.
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 you tell me more about the HSA contribution made by HireRight?	<p>HireRight will contribute the following amounts to your HSA on a per pay basis:</p> <p>Employee only coverage: \$840 per year / \$35 per pay Employee plus dependents: \$1,680 per year / \$70 per pay</p> <p>You do not need to contribute to your HSA to get the company contribution.</p> <p>This contribution is prorated for new hires.</p>

<p>Can I still use my HSA card if I don't elect the HDHP/HSA in future years?</p>	<p>Yes. You can use any HSA account to pay for your expenses, even if you do not elect an HDHP.</p> <p>However, you cannot <i>contribute</i> to your HSA if you are not enrolled in an HDHP.</p>
<p>If I maxed out the HSA contribution in 2025, will the automatic rollover of HSA mean that it will be maxed out for 2026?</p>	<p>The amount you elected in 2025 is what will carry over to 2026, so if you want to max out to the new 2026 IRS limit you will need to go in and make that election.</p>
<p>Will the funds in my account be forfeited at the end of the year or do they carry over to 2026?</p>	<p>Your HSA funds carry over every year. These funds are never forfeited and can be kept in your account all the way through retirement.</p>
<p>Life Insurance</p>	
<p>Is the life insurance provider changing in 2026?</p>	<p>No, we will remain with The Hartford.</p>
<p>Can I increase my supplemental life insurance without completing evidence of insurability (EOI), which asks about medical history?</p>	<p>New hire: you can elect up to the guaranteed issue (the lesser of 3x your salary or \$350,000) without having to complete EOI.</p> <p>Open enrollment: If you are currently enrolled in supplemental employee life, you can increase one level up to the guaranteed issue (the lesser of 3x your salary or \$350,000) without having to complete EOI.</p> <p>All other elections/increases will pend for EOI.</p>
<p>Can I elect spouse life insurance if I don't cover my spouse on the medical plan?</p>	<p>Yes, you can elect spouse life without enrolling in other benefits.</p> <p>You must, however, elect supplemental employee life insurance to elect spouse life insurance. And you can only cover up to 100% of your supplemental employee life election for your spouse.</p>
<p>401(k) Retirement Plan</p>	
<p>Do I have to do anything with my 401(k) election during open enrollment?</p>	<p>No, your 401(k) is managed through Fidelity's website (www.401k.com) and you can add/change your deferral election at any time.</p> <p>This is a good time to access your account and make sure you have beneficiaries assigned and that you are on track with your retirement savings.</p>

Other Benefits	
Is the \$75 Annual Health Screening Benefit for the Accident Voluntary Benefit new in 2026? Or is this included in the 2025 plan?	This is included in 2025 as well.
If I didn't receive my full stipend for Forma (due to the capped limit), do I lose the difference?	Yes, any unused funds at the expiration date are forfeited.
Are the rates for the MetLife Auto, Home and Pet plans discounted?	Yes, it is a discounted group rate and it also comes with other benefits that you can read about on the <i>Auto, Home and Pet</i> tile in the library at www.yourbenefitscenter.com .