Benefits Question & Answer

General Questions	
Where do we go to ask questions?	The Benefits Contact Center at 855-576-8358 is your first point of contact. You can also find a lot of answers at www.yourbenefitscenter.com. If you still have questions, email benefits@hireright.com.
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?	The easiest and fastest way to get this information is to call the benefits contact center at 855-576-8358. 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.
Do I have to go in and make elections if I don't plan to change my benefits for 2027?	No, this is a passive enrollment so if you don't go in and actively make or change your elections your 2026 elections will carry over to 2027. There are two exceptions to this: 1. Your FSA election will not carry over so you must go in and make that election for 2027. 2. Your HSA election will not carry over so you must go in and make that election for 2027.
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 confirmation that you have completed your enrollment. 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 2027?	Yes, beneficiaries will carry over as well.
Do I have to submit documentation verifying my dependents again if I already did this?	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. 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.

Can I cover my adult children on my benefits?	Yes, children can be covered up to age 26 on most benefits, including medical, dental, and vision. Some benefits have other age limitations, so it is best to review the specific plan documents.
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.	This can be found in the benefits guide. In addition, the LIBRARY contains this information for each carrier.
When will we get ID cards?	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. Open Enrollment: All employees will receive new Medical ID cards for 2027, and these will arrive at your home before 1/1/2027. You will not receive dental or vision ID cards but can access a virtual ID card on their websites. You can access your digital ID card for medical here: • Surest app: Click Here • UHC app: Click Here
How much will I be paying for benefits?	Employee contribution amounts can be found on the last few pages of the benefits guide. PlanSource, the benefits enrollment system, also has the rates built in for you to see while you are enrolling.
I know each state can vary on Domestic partnerships, how does this work? Do you have to be married?	No, you do not need to be married to cover a domestic partner. • If you live in a state that registers domestic partnerships, you must provide the state registered declaration. • If your state *does not* register domestic partnerships, you need to complete an affidavit and provide supporting documents. The Benefits Contact Center at 855-576-8358 is also available for assistance.
Medical Plans	
How do we find more specific details about coverage, in-network doctors, 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?)	You can find this information in two ways: 1. Visit the library at www.yourbenefitscenter.com to review the Summary Plan Description or Summary of Benefits Coverage. 2. Use the UHC and Surest websites and mobile apps to search for providers and services, see links below: For those not currently enrolled in medical, use these links:

	• Surest: https://join.surest.com/HireRight (Access code: HireRight2027) • UHC: Click Here and select *Choice Plus* as the network for the HDHP & PPO plans and *Choice Plan* for the Value Copay plan For those who are already enrolled use these links: • UHC: https://member.uhc.com/myuhc • Surest: https://www.surest.com/members With Surest, copays are assigned to each provider individually, rather than at the practice or facility level, so providers within the same office may have different copays. The copay is assigned based on the quality of care. It is best practice to use the Surest app to verify the copay for the specific provider before scheduling. This design helps promote informed healthcare decisions by providing cost transparency upfront and encouraging members to compare providers based on both cost and quality before receiving care.
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?	Yes. They calculated as to separate "buckets", and each accumulate independently of each other. The expenses are not combined.
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.
Why are plan premiums increasing?	Medical premiums are reviewed annually and are influenced by several factors, including rising healthcare costs, increases in provider and hospital charges, prescription drug spending, utilization of healthcare services, and overall plan claims experience. As part of our annual benefits review, we also evaluate our contribution strategy to help manage these increasing costs while maintaining comprehensive and competitive coverage options. For 2027, employee premiums increased to help offset a portion of these rising healthcare expenses.

	Despite these increases, the company continues to pay a significant share of the overall cost of coverage on behalf of employees and their families.
Are the additional programs through the plan mandatory (i.e. Hinge Health, AbleTo, Calm, etc.)	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.
Are the additional programs available to all dependents that are enrolled?	Some of them do. 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.
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 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 *"How to explain Surest to your provider"* 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?	Use this link: https://welcome.optumrx.com/premium 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. *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.

	Weight loss medications: 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. Fertility medications: these are not covered by Optum because we have partnered with Kindbody to provide these and other benefits to our employees.
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?	In some cases, yes. Some medications require prior authorization (PA) and step therapy.
One Pass Select	
How do I enroll in One Pass?	Once you have your medical ID card, visit www.yourbenefitscenter.com, 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.
Can I change my tier once I've enrolled?	Yes. You can change tiers by visiting the "Manage Membership" link on your dashboard. You can find more FAQs about One Pass Select here: https://www.onepassselect.com/faqs
Is there a monthly fee for this program?	Yes, there is a monthly fee that varies based on the tier you select.
How can I see what gyms are included in each tier?	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.
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.
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 2027.
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.
Will the plan cover orthodontia that is already in progress?	The premium plan does cover orthodontia. If orthodontic treatment begins before your Effective Date, Delta Dental reduces its total Plan Allowance by the amount paid by a prior carrier or the amount the prior carrier is obligated to pay. If your coverage ends during orthodontic treatment, Delta Dental covers: • the banding portion of the service only if the bands are installed before the date your coverage ends; or

	• follow-up visits if enrolled on the first day of the month when the visit takes place
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.
Health Payment Account (HPA) - 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.
If I had Surest and Paytient in 2026, do I need to re-elect Paytient in 2027?	No, as long as you are still on the Surest Plan, your account with Paytient will carry into 2027.
If I do not re-elect Surest for 2027, what happens to my Paytient balance? And will I no longer have access to Paytient as a payment option for my healthcare expenses?	If you do not elect Surest for 2027, you will no longer be able to use Paytient to pay for healthcare expenses beginning 1/1/2027. You will still make payments through payroll deduction (or whatever payment method you use) until your balance is paid in full.
Flexible Spending Account (FSA) - Navia	
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?	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.

	All claims for expenses must be submitted by March 15 to receive reimbursement. Funds remaining after the grace period are forfeited.
Health Savings Account (HSA) - Wex	
Who is the HSA provider for 2027?	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 one of the HDHPs.
Can you tell me more about the HSA contribution made by HireRight?	If you enroll in the UHC HDHP, HireRight will contribute the following amounts to your HSA on a per pay basis: Employee only coverage: $840 per year / $35 per pay Employee plus dependents: $1,680 per year / $70 per pay You do not need to contribute to your HSA to get the company contribution. This contribution is prorated for new hires. *If you enroll in the NEW! Value HDHP, there is no company contribution to the HSA but you can still make pre-tax contributions from your paycheck.
Can I still use my HSA card if I don't elect the HDHP/HSA in future years?	Yes. You can use any HSA account to pay for your expenses, even if you do not elect an HDHP. However, you cannot contribute to your HSA if you are not enrolled in an HDHP.
Will the funds in my account be forfeited at the end of the year or do they carry over to 2027?	Your HSA funds carry over every year. These funds are never forfeited and can be kept in your account all the way through retirement.
Life Insurance – The Hartford	
Is the life insurance provider changing in 2027?	No, we will remain with The Hartford.
Can I increase my supplemental life insurance without completing evidence of insurability (EOI), which asks about medical history?	New hire: you can elect up to the guaranteed issue (the lesser of 3x your salary or $350,000) without having to complete EOI. 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. All other elections/increases will pend for EOI.

Can I elect spouse life insurance if I don't cover my spouse on the medical plan?	Yes, you can elect spouse life without enrolling in other benefits. 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.
401(k) Retirement Plan - Fidelity	
Do I have to do anything with my 401(k) election during open enrollment?	No, your 401(k) is managed through Fidelity's website (www.401k.com) and you can add/change your deferral election at any time. But, 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.
Does the company match 401(k) contributions?	Yes, HireRight matches 100% up to the first 4% that you defer.
Does company match apply to bonus deferral as well?	Yes, the 4% company match applies to all three deferral options.
Other Benefits	
Why is Forma not coming back in 2027?	As part of our ongoing benefits strategy, we periodically reassess our benefit offerings to ensure we're making the best use of our benefits investment. For 2027, we chose to focus our resources on other programs and enhancements, and the Lifestyle Spending Account will no longer be offered.
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 *Auto, Home and Pet* tile in the library at www.yourbenefitscenter.com.
What is the structure of Genomic Life? Is there a monthly premium or a per-test charge?	It is a bi-weekly premium via payroll deduction. To review the program FAQ, which provides details on what is included and how the tests work, Click Here