



## **APIS Employee Benefit FAQ's**

### **When can I make changes to my medical, dental, and/or Vision benefits?**

The only time you can make changes to your medical benefits is during a qualifying event. A qualifying event would be if you or a family member experience one of the following within the past 30 days (**you must make changes within 30 days of the event and provide documentation within 30 days of the event**):

#### **Loss of Healthcare coverage**

\* Loss of health insurance, \* Losing Medicare, Medicaid, CHIP, \* Losing coverage under parent plan due to reaching age 26, \* Loss of job based coverage (family member)

**Documentation needed:** Notice of loss in benefits sent to [hrbenefits@apismgt.org](mailto:hrbenefits@apismgt.org). If you do not have a scanner, you may take a picture and email directly.

#### **Changes in household**

\* Marriage, \* Divorce, \* Legal separation, \* Pregnant, adoption of child or any adding of dependent, \* Losing coverage due to death in family

**Documentation needed:** Marriage certificate, divorce decree, court ordered separation notice, birth certificate, legal adoption notice, death certificate sent to [hrbenefits@apismgt.org](mailto:hrbenefits@apismgt.org). If you do not have a scanner, you may take a picture and email directly.

#### **Change in residence**

\* Move to different state/country, \* student moving schools

**Documentation needed:** Change in address sent to [hrbenefits@apismgt.org](mailto:hrbenefits@apismgt.org). If you do not have a scanner, you may take a picture and email directly.

#### **Other qualifying events**

\* Change in income that affect the coverage you qualify for, \* Become a US Citizen, \* Released from Incarceration, \* your spouse retires which forces you to lose coverage, your spouse changes jobs, \* Open Enrollment, with an effective date of July 1, 2020

Documentation can be sent to [hrbenefits@apismgt.org](mailto:hrbenefits@apismgt.org). If you do not have a scanner, you may take a picture with your cell phone and email directly.

### **When can I make changes to my Flex Spending Account?**

Please reference above, same as Medical

### **When can I make changes to my Flex Dependent Care benefit?**

You may stop participation at any time the benefit is no longer needed, for example, child(ren) is/are temporarily or permanently not in need of childcare. You may contact Clarity direct at:

888-423-6359, [www.claritybenefitsolutions.com](http://www.claritybenefitsolutions.com), ID- BENINPMGT



**Can I make changes to my 401(k) contribution or request a loan or hardship if I experience a financial hardship?**

Yes, you can make changes to your contribution rate at any time by contacting and/or request a loan or hardship by contacting Transamerica directly at 800-755-5801 or [www.transamerica.com](http://www.transamerica.com) Group #513395

The following are the current bi-weekly deduction amounts per pay in the event you are eligible to make a change based on Qualifying Event

**Current Bi-Weekly deduction amount per pay**

<b>Medical per Pay Period</b>			
	<b>High Plan</b>	<b>Middle Plan</b>	<b>Low Plan</b>
<b>Employee Only</b>	\$98.00	\$74.00	\$59.16
<b>Employee &amp; Spouse</b>	\$250.00	\$221.00	\$207.00
<b>Employee &amp; Child(ren)</b>	\$323.00	\$284.00	\$265.00
<b>Family</b>	\$446.00	\$359.00	\$306.00

<b>Dental per Pay Period</b>		
	<b>Base Plan</b>	<b>Buy-Up Plan</b>
<b>Employee</b>	\$0.00	\$1.99
<b>Employee &amp; Spouse</b>	\$8.11	\$12.26
<b>Employee &amp; Child(ren)</b>	\$6.46	\$10.17
<b>Family</b>	\$16.26	\$22.60

<b>Vision per Pay Period</b>	
<b>Employee</b>	\$0.00
<b>Employee &amp; Spouse</b>	\$3.95
<b>Employee &amp; Child(ren)</b>	\$3.95
<b>Family</b>	\$3.95

**In the event I may be laid-off, who do I contact to continue benefits?**

You will automatically receive a Cobra packet in the mail from our Cobra Carrier, Ameriflex. You may contact them directly at 888-868-3539 using Company Code AMFINPERI.

You may also contact the Benefits Team at:

[hrbenefits@apismgt.org](mailto:hrbenefits@apismgt.org) or Phone: 833.467.6468 Ext. 1432