Atrium Health Navicent

Aflac BenExtend Vountary Benefit

Frequently Asked Questions

1. When is the Special Aflac Enrollment period for BenExtend? Monday, June 5 – Friday, June 23, 2023.

Enrollment is completed in CORE Connect. Visit the <u>Teammate Site</u> for step-by-step enrollment instructions and a job aid.

2. Who is eligible to enroll in BenExtend?

Active teammates who are in a position of 20 or more standard hours per week.

3. Does the BenExtend Insurance replace the Hospital Admission, Accident and Critical Illness voluntary benefits offered by MetLife?

The BenExtend insurance features the most actively used benefits in accident, hospital indemnity and critical illness plans, consolidating them into one simple plan at one straightforward premium. This combination benefit does not replace the MetLife plans but provides another choice. Teammates enrolled in the MetLife accident, hospital admission and/or critical illness plans may remain enrolled in the MetLife plan(s) and may choose to also enroll in BenExtend.

You may review the plan summary information for BenExtend and for each MetLife benefit on the <u>Voluntary Benefits</u> page.

4. If I am currently enrolled in the accident, hospital admission and/or critical illness benefit(s) with MetLife and choose to enroll in BenExtend also, will I be able to file a claim, if applicable, with both Aflac and MetLife?

If you are covered by both BenExtend and a MetLife plan(s), and have reason to file a claim, you may file a claim with both Aflac and MetLife. Neither vendor coordinates coverage, so the full benefit amount would be considered based on the plan design, regardless of any other coverage in force.

5. If I enroll in BenExtend, what is the effective date?

There is Day 1 coverage for BenExtend, so the date you complete your enrollment (June 5 – 23, 2023) is the date the benefit becomes effective.

6. Who can I cover?

Eligible teammates age 18+ can enroll and elect coverage for their spouse (age 18+) and/or their child(ren) (under age 25).

- 7. May I enroll in BenExtend if I am not currently enrolled in one of the Atrium Health medical plans? Yes, your enrollment in BenExtend is not dependent on enrollment in one of the Atrium Health medical plans.
- 8. What is the Health Screening Benefit?

Those enrolled in BenExtend can request a \$50 benefit for certain preventive testing, once per calendar year, per insured. Covered tests include, but are not limited to, the following: annual physical, blood screening, blood tests for triglycerides, mammogram, colonoscopy, pap smear, PSA test, skin cancer screening and more.

9. May I continue the BenExtend insurance if I separate from Atrium Health? Contact Aflac within 31 days from your date of separation to learn of the option to continue the benefit. Call them at 1-800-433-3036, Monday – Friday, 9:00 a.m. – 7:00 p.m. EST.



- **10.** How can I learn more about the Aflac BenExtend insurance and how to utilize the benefit? Visit the following for more information:
 - The Voluntary Benefits page on the Atrium Health Navicent Teammate Site
 - Review the plan summary, the benefit brochure, the overview and premiums
 - Listen to <u>The WELL</u> podcast from May 31, 2023, highlighting the new benefit
- 11. During the Special Aflac Enrollment period, will there be enrollment opportunities for other benefits, such as medical, dental, vision and other voluntary benefits? No, there will not be enrollment opportunities for other benefits during the Special Aflac Enrollment period. Enrollment will only be open for the new benefit, BenExtend. Keep in mind that the Annual Enrollment period will be in the fall when teammates can plan and elect benefits for 2024.
- 12. What if I miss the Special Aflac Enrollment period of June 5 23, 2023? BenExtend will be one of the voluntary benefits available during Annual Enrollment in the fall.

