

# Atrium Health Greater Charlotte

## Aflac BenExtend Vountary Benefit

### Frequently Asked Questions

#### 1. Who is eligible to enroll in BenExtend?

Active teammates who are in a position of 16 or more standard hours per week.

Enrollment is completed in CORE Connect. Visit the [Teammate Site](#) for step-by-step enrollment instructions and a job aid.

#### 2. 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 [Voluntary Benefits](#) page.

#### 3. 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 once you complete your enrollment, your date of hire or the date you become newly benefits eligible is the date the benefit becomes effective. If you enroll in BenExtend during an Annual Enrollment period, coverage becomes effective on the following January 1.

#### 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 Greater Charlotte Teammates Site
  - Review the plan summary, the benefit brochure, the overview and premiums
- Listen to [The WELL](#) podcast from May 31, 2023, highlighting the new benefit

