

# U.S. BENEFITS

*How do you Benefit?*



## FREQUENTLY ASKED QUESTIONS

### **How many days do I have to enroll in my benefits as a new hire?**

You have 31 days from your date of hire to enroll in your benefits within Vantage. If you are outside of your 31 days, then you must have a qualifying life event and be within 31 days of that event (Birth of a child, adoption, marriage, or loss of external coverage) to make changes.

### **When do my benefits go into effect as a new hire or after a life event?**

Most benefits go into effect the first of the following month after your hire date or the life event. Benefits for birth of children, adoption and loss of external coverage go into effect the same or next day of the life event.

### **Who do I contact if I am not able to enroll in benefits as a full-time employee upon hire?**

Please email [benefits@wwt.com](mailto:benefits@wwt.com) and a member of our team will contact you.

### **How do I order or replace my insurance cards?**

Please visit [umr.com](http://umr.com) and setup a user account to order cards or replacements. You will need your member ID. If you are a new hire, then you will receive your new cards in the mail within 10-14 business days and may email the [benefits@wwt.com](mailto:benefits@wwt.com) to retrieve your member ID. If you need temporary cards, you can obtain a copy of our insurance cards with our group number on Vantage within the forms library > UHC Temporary Card.

### **When can I enroll in my 401(k)?**

You may enroll in your 401(k) the first of the following month after your 90 days of employment. You will receive an email from the benefits team with instructions on how to set up your account. (Ex: Hire Date June 8<sup>th</sup>, Enroll October 1<sup>st</sup>)

### **When can I rollover my existing 401(K) from my previous employer?**

You can roll over an existing 401(k) immediately from another company with the roll over form located in the Forms Library.

### **When is the 401(k) employer match made?**

The match is made once per year and is distributed the following year during the first quarter.

## **How many days do I have to add my new spouse (from marriage) or new baby (birth of a child) to my health insurance?**

You have 31 days to report and provide documentation of these types of life events that qualify for health-related benefit changes.

## **Can I utilize the Family Health Center if I am not on the health insurance?**

Yes, you do not have to be on the health plan to use the health center as an employee. Dependents may only use the health center if they are on our health plan. You can contact the Missouri office at 314.513.1870 and the Illinois and Asynchrony office at 618.219.7470 for further assistance.

## **What is the maximum amount of voluntary life insurance you can elect for yourself, spouse or child? When can I enroll?**

Within the first 31 days upon hire you are guaranteed the \$300,000 for yourself, \$50,000 for a spouse and \$10,000 for children. If you are outside your new hire life event you will be required to submit medical documentation to Cigna to increase these amounts.

## **Can I add a domestic partner to my health insurance?**

Yes, you may add a domestic partner at any time. You must provide a completed notarized domestic partner packet along with proof that you have lived together for at least 6 months. You can find this packet on the Forms Library.

## **When is open enrollment?**

Open enrollment is typically in late fall. During this period, you can make any changes to your benefit elections.

## **Where can I find a summary plan documents (SPD) of all the benefits that the company has to offer?**

You can find all our SPD's for each benefit in the Forms Library.

## **Where is the forms library located?**

The forms library is located within Vantage. Please follow these steps: Go to United > Quick Links > US Benefits > Benefits Tab > Benefits Information

## **Will there be an overview of all benefits as a new hire or current employee?**

Yes, as a new hire, you will be invited to an overview of benefits at the end of the month you were hired. For current employees, open enrollment will include an overview of benefits as well.

## **When can I enroll in Flexible Spending? Do I have to re-enroll each year?**

You can only enroll in FSA during a life event (new hire, birth/adoption of a child or marriage) or open enrollment. You must re-enroll in FSA during open enrollment for the upcoming year.