

2023 Benefits Open Enrollment Frequently Asked Questions (FAQs)

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General

WHEN IS 2023 BENEFITS OPEN ENROLLMENT?

- 2023 Benefits Open Enrollment begins October 31 and ends at 11:59 p.m. ET November 13, 2022. You're able to select your benefits for 2023 within this time frame. An inbox action will automatically launch in Workday on October 31 letting you know that open enrollment is open and at that time, you can make your elections until November 13. **Important Note:** This year, you must enroll for medical and dental coverage; if you do not enroll, you will not have medical or dental coverage for 2023.

WHERE CAN I GO TO VIEW MY CURRENT BENEFITS ELECTIONS?

- Review your current benefits options to be sure they continue to meet your needs. You can review your current 2022 elections in Workday. Here is the Concierge article that walks you through the process: [View My Benefits in Workday](#).

WHERE CAN I FIND INFORMATION ABOUT PLANS AND BENEFITS AVAILABLE TO ME?

- The 2023 Employee Benefits Guides and rate sheets will be available in your [Workday Benefit Library](#) starting October 25, 2022. Use the guide to review details about your 2023 benefits.
- Your specific 2023 contribution rates can also be found in your Workday Benefit Library starting October 25, 2022. This will be separate from the Employee Benefits Guide this year.
- Since the Benefits Guide and rates that you see in Workday are specific to you, it takes some configuration and testing in the system before it is accessible to employees, which is why they won't be available until October 25. Please know that we are working diligently to get information pertaining to the new benefits and open enrollment process out to employees as soon as possible.
- Additional plan information and resources are available on [ParsonsBenefits.com](#), which is accessible outside of the Parsons' network.

WHAT ABOUT NEW HIRES WHO START PRIOR TO THE END OF THE YEAR?

- Employees hired prior to the end of the year will have to enroll in benefits for both 2022 and 2023. They will be prompted to do so via two separate Workday task notifications.

HOW DO I MAKE MY ELECTIONS DURING 2023 BENEFITS OPEN ENROLLMENT?

- Enrollment will be completed in Workday and instructions may be found on [parsonsbenefits.com](#). You will also receive a Workday notification once open enrollment opens on October 31.

WHAT HAPPENS IF I DON'T ENROLL DURING OPEN ENROLLMENT?

- Your current elections will not roll over to 2023.
- If you do not enroll for medical or dental coverage, your current medical and dental coverage will terminate on December 31, 2022, and you will have no medical or dental coverage in 2023.
- You must also reelect your Flexible Spending Account (FSA) and Health Savings Account (HSA) contribution amounts each year as these do not roll over.
- You must also reelect any voluntary supplemental health plans as these will not roll over.
- You will not be able to make changes during the year, unless you have an IRS Qualifying Life Event.

SHOULD I REVIEW MY BENEFICIARIES NOW TOO?

- Now is also a great time to review your beneficiaries for life insurance, the 401(k) plan and your HSA as life events occur throughout the year and your beneficiaries may too.

NEW! CAN I CHANGE MY BENEFICIARIES DUE TO LEGAL SEPARATION?

- You can update your beneficiaries at any time.

IF I WANT TO WAIVE COVERAGE, DO I NEED TO ENROLL?

- Yes, to waive coverage, you must take the action to login to Workday to decline coverage during Open Enrollment.

WHY IS PARSONS MAKING CHANGES TO MY BENEFITS FOR 2023?

- The changes we're making for 2023 align with our goal to create "One Parsons" – to simplify the benefits experience for you, making it easier for you to choose and manage your benefits, while continuing to provide the highest quality coverage.

NEW! ARE THE BENEFITS WEBINARS BEING RECORDED SO WE CAN HAVE OUR SPOUSE/PARTNER WATCH LATER?

- A pre-recorded video of the webinar will be posted on our benefits site at ParsonsBenefits.com.

NEW! IS THERE ANY ACTION REQUIRED TO CANCEL OUR CURRENT INSURANCE COVERAGE WHEN WE ENROLL IN THE NEW PROGRAMS (ANTHEM/METLIFE)?

- No action on your part. The plans will terminate on December 31, 2022. You will need to make elections in Workday for coverage in 2023.

Medical

WHY DID WE CHANGE TO ANTHEM?

- We conducted a thorough analysis of all plan offerings and the impact associated with consolidating to one carrier, and we chose Anthem because they are the carrier that provides the broadest network of coverage and lowest overall cost. With the move to Anthem, you'll have access to a broad national network of providers - in fact, over 98% of our employees' providers are in Anthem's network.

WHAT PROVIDER NETWORK DOES ANTHEM USE?

- Parsons' plans utilize Anthem's broadest BlueCross/BlueShield network – the Blue Card PPO. In six geographies, Anthem's Select Networks are overlaid for members residing in those locations:
 - DMV (DC, MD, and VA metro) area – BlueChoice Open Access HMO/PPO
 - Florida – FL NetworkBlue POS
 - Georgia – GA Blue Open Access POS
 - Missouri (Kansas City area) – MO Preferred Care Blue (KC) PPO
 - Missouri (St. Louis) – MO Blue Access Choice (StL) PPO
 - New Jersey – Horizon Managed Care Network PPO
 - All other areas – National BlueCard PPO

HOW DO I DETERMINE IF MY PROVIDERS ARE IN THE ANTHEM NETWORK?

- To find a doctor or provider in Anthem's network, use Anthem's Find Care tool – instructions can be found [here](#).
- You can also contact your doctor's office directly to see if they accept Anthem.

UPDATED! IS JOHNS HOPKINS HOSPITAL IN BALTIMORE, MD AN IN-NETWORK HOSPITAL WITH ANTHEM?

- Yes. Johns Hopkins hospital and its doctors, nurses and ambulatory surgery centers are in-network providers with Anthem. While Anthem may not be listed on their website, Anthem uses the BlueCross/BlueShield National PPO Network, which is covered in-network, and Anthem will be added as an official in-network provider on the JHU website very soon.
- You can search for a specific doctor or provider in Anthem's network by using their Find Care tool – instructions can be found [here](#).

NEW! DOES ANTHEM HAVE RAPLE PROCESSING, WHEREBY IF THE FACILITY IS IN NETWORK, THEN ALL OTHER CHARGES ARE TREATED AS IN NETWORK (RADIOLOGY, ANESTHESIOLOGY, PATHOLOGY, LAB, EMERGENCY ROOM PHYSICIAN)?

- Yes, they do.

NEW! WHEN WILL THE NEW ANTHEM MEMBER ID CARDS BE SENT OUT?

- ID cards should be sent toward the end of December. Also, you should be able to access your medical ID cards digitally through the Sydney Health App. So, if you do ever have a concern about having your ID card in hand, you can access it on your phone and you can use that at any location or site of service.

NEW! IF I RECEIVED AUTHORIZATION FOR A PROCEDURE IN 2022, WILL I NEED TO GET A NEW AUTHORIZATION FOR THAT PROCEDURE IF IT CAN'T BE COMPLETED IN 2022 AND NEEDS TO BE DONE IN 2023?

- Depending on the situation and what you have scheduled, there will be a transition of care process. If you find yourself in a number of situations, for example, you have a surgery scheduled or ongoing treatment for something serious or critical, there is a process to essentially get an exception and continue the course of treatment. It does depend on the situation, but there is a transition of care form that's available.

NEW! DOES THE PPO HEALTH PLAN USE THE FLEXIBLE SPENDING ACCOUNT OR THE HEALTH SPENDING ACCOUNT?

- If you elect the Anthem PPO plan, then you can elect the FSA. If you elect the Anthem Core or HSA Plus plans, you are eligible for the HSA only.

NEW! IS ANTHEM'S SYDNEY HEALTH MOBILE APP REPLACING STAYWELL?

- Anthem's Sydney Health app is what you would use for any medical services related to Anthem. Staywell is our current wellness provider, which will be replaced by Sharecare. Visit parsonsbenefits.com for more information regarding Sharecare. We will formally introduce the Sharecare program in late November.

NEW! WHAT IS TRICARE?

- Tricare is a supplemental medical plan for military personnel who are enrolled in Tricare coverage.

WHERE CAN I FIND ADDITIONAL MEDICAL CARRIER INFORMATION?

- Additional Anthem-specific FAQs can be found directly on Anthem's website and searchable by state: <https://www.anthem.com/faqs/>

Prescriptions

NEW! WILL EXPRESS SCRIPTS (ESI) REPLACE OPTUMRX?

- Yes, Express Scripts will be our sole pharmacy provider for 2023.

NEW! WILL THE DRUG FORMULARY, OR LIST OF APPROVED DRUGS, AND THEIR COPAYS BE AVAILABLE?

- Yes, visit Express-Scripts.com/Parsons for all details.

NEW! IF WE HAVE PRESCRIPTIONS THAT ARE CURRENTLY COVERED THROUGH OPTUMRX, ARE THOSE BEING TRANSFERRED OVER TO THE NEW CARRIER?

- Mail-order prescriptions are being transferred.

NEW! WILL WE NEED TO TAKE ACTION FOR PRESCRIPTIONS THAT WE PICK UP FROM A RETAIL PHARMACY ONCE WE CHANGE OVER TO THE NEW CARRIER?

- When you go pick up your prescriptions from your regular pharmacy in 2023, make sure to present your new Anthem member ID card. Typically, the pharmacy will ask if your insurance has changed as a reminder.

Dental

WHY DID WE CHANGE TO METLIFE?

- Parsons chose MetLife because of their vast network coverage and to leverage existing relationships, while continuing to provide you the highest quality benefits that are affordable and competitive with our peers.
- With the move to MetLife, the current Aetna Dental Health Maintenance Organization (DHMO) will be replaced with the MetLife Standard Dental Plan, which uses a PPO network, and offers a higher level of coverage than the Aetna DHMO and a broader provider network.

HOW DO I FIND A DENTAL PROVIDER WHO ACCEPTS METLIFE?

- With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. Use the online Find a Dentist directory to search for dentists in your area – instructions can be found [here](#).
- You can also contact your current dental provider directly to see if they accept MetLife.

NEW! WHAT DENTAL PLAN IS EQUIVALENT TO AETNA DMO?

- You should review both the Standard and Premium dental plans, but the Standard dental plan is probably most like the current Aetna DMO dental plan.

NEW! THE BENEFITS GUIDE LISTS 0% COVERAGE FOR PREVENTATIVE SERVICES ON BOTH DENTAL PLANS. IS THIS CORRECT?

- The benefits guide shows the amount that you would pay for dental services. The plan pays 100% for preventative coverage (cleaning, x-rays, exam). You pay 0%.

NEW! HOW CAN WE LOOK UP DENTISTS USING METLIFE'S FIND A DENTIST FEATURE? THE LISTED PLANS DO NOT MATCH WHAT IS OFFERED ON THEIR WEBSITE (PDP, PDP PLUS, DENTAL HMO/MANAGED CARE METLIFE EPO NETWORK).

- As indicated in the [instructions](#), you would select the “PDP Plus” plan.

WHERE CAN I FIND ADDITIONAL INFORMATION?

- Additional FAQs can be found directly on MetLife’s website: <https://www.metlife.com/mchcp/faq/>

Supplemental Health

WHY DID WE CHANGE TO METLIFE?

- We’re changing our voluntary supplemental health benefits plan carrier from Unum to MetLife because the plans we are able to offer with MetLife provide you with enhanced benefits at a lower cost.

WHAT ARE THE MAIN CHANGES ASSOCIATED WITH THE MOVE TO METLIFE FOR SUPPLEMENTAL HEALTH BENEFITS?

- Critical Illness Insurance — participants will receive \$50,000 of coverage without providing evidence of insurability (EOI) — that’s \$20,000 more in coverage that doesn’t require EOI than under the current benefit. Spouse and child coverage will increase to 50% of the employee’s elected amount, which means a higher level of coverage — up to \$25,000 with no EOI – than the current \$10,000 and \$5,000 for spouse and child coverage.
- NEW Accident Insurance — \$150 copay for emergency room visits, rather than a set reimbursement amount, plus lower contributions.
- Hospital Indemnity Insurance — you’ll have a higher level of benefits and now there is no longer an exclusion for pregnancy. Plus, contributions will be lower.

WILL MY CURRENT UNUM ELECTION ROLLOVER?

- No, your current elections will not rollover. If you wish to enroll in any of the new supplemental plans with MetLife, you must re-enroll through Workday during open enrollment.

NEW! DOES THE COMPANY SUBSIDIZE THE COSTS FOR SUPPLEMENTAL HEALTH BENEFITS?

- No, the supplemental health plans are voluntary and 100% employee-paid.

NEW! ARE SUPPLEMENTAL PLANS PAID FOR WITH PRE- OR POST-TAX MONEY?

- The supplemental plans are paid for with post-tax money.

NEW! HOW DOES EAP LEGAL SERVICE DIFFER FROM THE METLIFE LEGAL PLAN?

- The MetLife Legal plan is a more robust plan, but the value depends on your needs. If you have a smaller legal issue or something that you weren't expecting, EAP Legal Service is a good first resource because it's a free resource.

Wellness Program

WHY DID WE CHANGE TO SHARECARE?

- Sharecare, a partner of the Parsons Live Well. Be Well. program, is a digital health solution that helps you manage all of your health in one place. You can receive personalized insights, information, daily tracking, innovative programs, and one-of-a-kind tools to help you live a healthier life, no matter where you are in your health journey. Sharecare helps you learn what to do to be healthier. Exciting new activities and challenges will be introduced in 2023.

WHEN CAN I START EARNING MEDICAL PREMIUM CREDITS FOR 2023?

- You can start earning medical premium credits starting December 1, 2022, for 2023 benefits.

HOW DO I RECEIVE MY MEDICAL PREMIUM CREDIT FOR THE 2023 PLAN YEAR?

- If you're a US employee enrolling in a Parsons medical plan for 2023, you're eligible to receive a medical premium credit of \$30 per month by completing at least two required wellness activities which will reduce the cost of your health insurance.
- You will be able to earn the 2023 credit starting December 2022.
- Please note that we have switched wellness program providers and this year, medical premium credits will be earned through Sharecare instead of WebMD. Additional information to follow in November.

WHEN IS THE DEADLINE TO COLLECT MEDICAL PREMIUM CREDITS WITH WEBMD FOR 2022?

- The deadline to submit for medical premium credits for 2022 is **November 18, 2022**, to ensure they are included in your December paycheck before the end of the year.

WILL THE NEW WELLNESS PROGRAM BE AVAILABLE TO THOSE WHO WAIVE PARSONS MEDICAL BENEFITS COVERAGE DUE TO COVERAGE ELSEWHERE?

- Yes. Employees can take advantage of the wellness program activities and offerings taking place; however, they will not qualify to receive the medical premium credits since your coverage is with another company/provider.

NEW! WILL PARTICIPATING IN SHARECARE PROVIDE A DISCOUNT ON MY HEALTH BENEFITS LIKE IN THE PAST?

- Yes, the wellness initiatives with Sharecare will be similar to those in 2022. You will have to complete two activities to receive the \$30/per month premium discount. More information will be shared in November.

Financial Wellness

WHAT ARE THE NEW FINANCIAL WELLNESS OFFERINGS THAT ARE AVAILABLE TO ME NOW?

- These offerings include a new employee perks and discounts program, loan assistance program, and a retirement planning advice program being offered through our 401(k) provider.
- **Loan Assistance Program – SoFi**
 - Parsons has partnered with SoFi to offer exclusive rates for your student and personal loan needs. SoFi is the largest provider of student loan refinancing, and it also offers additional products to help you reach your financial goals, including mortgages, personal, and private student loans.
 - SoFi's refinancing can help save you money on interest, lower monthly payments, or shorten the duration of your loans. This program is open to Parsons US employees, family, and friends.

- Visit SoFi.com/Parsons and follow the prompts, or review this [Concierge article](#) to learn more.
- **Employee Discount Program – Working Advantage**
 - The new employee discount program in partnership with Working Advantage provides exclusive deals and limited time offers on a number of products, services, and experiences to help you save money.
 - Full- and part-time employees are eligible for Working Advantage perks and discounts on items, such as electronics, appliances, theme parks, hotels, movie tickets, rental cars, gift cards, apparel, cars, flowers, fitness memberships, groceries, special events, and more.
 - This [Concierge article](#) will walk you through how to sign up for the program and check out all the special offers available that may be of interest to you and your family.
 - Please note that you can still use any remaining rewards points that you've earned with the former Perks at Work program; however, please use Working Advantage for all future needs.
- **Financial Assistance Services – Principal**
 - You may have already received an email from Principal informing you that, starting October 1, 2022, Parsons is adding a new service for plan participants called SageView Personalized Portfolios through Principal, our 401(k) provider.
 - This easy-to-use service provides you with a completely personalized plan for retirement savings that takes into account your full financial picture to help you establish a clear path toward your retirement goals. If you enroll in this program, an annual fee will apply, and one-twelfth of the annual fee will be deducted from your account balance each month that you participate. Go to the Principal website to enroll. The retirement planning advice is provided by SageView Advisory Group and Morningstar Investment Management LLC.
 - For more details, check out this [brochure](#) and feel free to [schedule a SageView consultation](#) with a Financial Wellness Consultant. You'll also be able to view this offering by logging into your Principal account once the program goes live, in October. In the meantime, if you need help accessing your [Principal account](#), please refer to this [Concierge article](#).

What's Not Changing

WHAT ABOUT THE EMPLOYEE ASSISTANCE PROGRAM (EAP) - WILL IT REMAIN THE SAME?

- Yes, our EAP provider is not changing and will still be offered by Optum. Go to parsonsbenefits.com to learn more or check out this [Concierge article](#) for more information.

IS ANYTHING CHANGING WITH OUR 401(K) PLAN?

- No, Principal remains our 401(k) provider.

ARE THERE ANY CHANGES TO THE VISION PLAN?

- No, there are no changes to the vision plan and VSP remains our vision carrier for 2023.

ARE THERE ANY CHANGES TO SHORT-TERM DISABILITY AND LONG-TERM DISABILITY?

- No, these plans will remain the same and be offered through Lincoln Financial.

ARE THERE ANY CHANGES TO THE HEALTH SAVINGS ACCOUNT (HSA)?

- Parsons will continue to partner with Optum Bank for 2023. You, however, will need to re-elect your contribution amounts for 2023 during open enrollment as these will not rollover.
- You can continue to use your current Optum Bank card for HSA eligible expenses in 2023.

NEW! IS ANTHEM'S MENTAL HEALTH COVERAGE REPLACING THE COVERAGE THROUGH OUR EMPLOYEE ASSISTANCE PROGRAM?

- Anthem's mental health coverage is separate from our EAP (Live and Work Well). There is no change to the EAP plan.

NEW! WILL MY CURRENT OPTUM HSA ACCOUNT ROLL OVER INTO THE ANTHEM HSA IN 2023?

- Yes, it will. Our HSA vendor (Optum Bank) will not change.

NEW! IS THE \$500/\$1000 HSA COMPANY CONTRIBUTION PER YEAR?

- Yes, these figures are annual.

NEW! DO FSA CONTRIBUTIONS ROLL OVER FROM ONE YEAR TO THE NEXT?

- No, HSA contributions roll over, but FSA contributions do not.

Dependent Verification

DO I NEED TO RE-ENROLL MY ELIGIBLE DEPENDENTS FOR THE 2023 PLAN YEAR?

- When selecting your medical plans, your “existing dependents” will automatically appear. Review and make sure your existing dependents are selected for desired plan options.
- Make sure they are still considered an eligible dependent by viewing this article: [List of Eligible Dependents for Benefits Enrollment or Life Event](#).

WHERE DO I UPLOAD MY DEPENDENT VERIFICATION DOCUMENTS?

- **New dependents:** If you're adding new dependents to Workday, you're required to provide documents. Required documents are listed in: [Dependent Verification Documents for Benefits Enrollment or Life Event](#). Upload documents directly in your open enrollment task.
- **Uploading documents outside of enrollment task:** If you're unable to upload dependent documents within your enrollment task or have additional documents to upload, go to the **Personal Information** application in Workday. Detailed steps for “Personal Information” are listed in: [Upload Dependent or Benefits Documents in Workday](#).
- **Uploading documents late:** Documents should be uploaded before open enrollment closes. If you need to upload documents after **Monday, November 13**, you're required to notify HR Central directly. This will ensure your documents are reviewed. **Log a ticket** from within this [Concierge article](#) to notify HR Central of your uploaded documents.

NEW! IF WE HAVE ADULT CHILDREN AT HOME WITH SPECIAL NEEDS WHO HAVE BEEN APPROVED ON OUR CURRENT PLANS, WILL WE NEED TO PETITION ANTHEM FOR INCLUSION?

- If your adult children are already noted in our system, that information will feed over to Anthem and you will not have to recertify.

NEW! WHAT HAPPENS IF WE HAVE A CHILD WHO WILL BE TURNING 26 YEARS OLD IN 2023?

- Children are covered through the end of the month in which they turn 26. At that time, Cobra continuation of coverage information would be mailed out. This is a qualifying life event.

Post Open Enrollment Information

I SUBMITTED MY 2023 OPEN ENROLLMENT TASK. HOW CAN I CONFIRM MY SUBMISSION WAS SUCCESSFUL?

- Once you submit your enrollment task in Workday, you will automatically receive an email confirming your elected benefits for 2023. You can also confirm successful completion of the task from your Workday inbox or profile. Follow the steps in this article: [Confirm benefits enrollment or action in Workday](#).

WHEN WILL I RECEIVE MY BENEFIT ID CARDS?

- You will start to receive your benefit ID cards in December 2022. **Reminder:** Your benefits for 2023 are effective January 1, 2023.
- Insurance cards eligible for mailing are automatically mailed to your home address. After January 1, 2023, you will be able to log in and obtain a digital ID card.
- Make sure your home address is correct in Workday: [Updating Primary Home Address in Workday](#).

AM I ABLE TO MAKE CHANGES TO MY SUBMITTED ELECTIONS?

- You can make changes during the open enrollment period (October 31 to November 13). To make changes to your submitted elections during the open enrollment period, go to [Workday](#), go to Menu at the top-left corner of the page, then select the **Benefits** application.
- From the **Benefits** application, select the option to **Change Open Enrollment**.
- If you're unable to make changes, **log a ticket** with [HR Central](#).

CAN I MAKE CHANGES AFTER THE OPEN ENROLLMENT PERIOD ENDS?

- No, you can only make changes during the Open Enrollment period, unless you have an IRS qualifying life event during the year, like getting married or divorced or having or adopting a child.

Tools & Resources

WHAT IS THE SECURITY PROTOCOL FOR THE TEXT MESSAGING SERVICE AND HOW WILL MY PHONE NUMBER BE USED?

- EZ Texting, the text messaging service we use to send text messages to our employees, has an infrastructure that was designed with security in mind. They use both AWS and GCP cloud storage, and they have long-standing relationships with well-known industry security companies that perform third-party checks on their platform and infrastructure. In addition, they employ central logging to proactively catch malicious activity.

WHAT IS PARSONSBENEFITS.COM?

- Our new microsite, [parsonsbenefits.com](#), allows you to access all information pertaining to US benefits in one location outside the Parsons network. That means you and your spouse can easily access this information and make informed benefits decisions together.

WHAT IS ALEX?

- ALEX is a new online decision support tool that can help you make the benefits decisions that are right for you. All you have to do is log on and respond to ALEX's questions. ALEX will prompt you for some basic information

about you and your family (everything remains confidential) and helps you figure out what to choose based on your responses.

- “Talking” with ALEX feels like a conversation with a real person who uses simple language and avoids insurance jargon; explanation and recommendations are easy to understand. ALEX is available from any computer with an internet connection. You can use it with your family as you consider your options.
- ALEX will be available closer to the beginning of open enrollment.

Questions?

- Please contact [HR Central](#).