

2024 Benefits Open Enrollment Frequently Asked Questions (FAQs)

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General

WHEN IS 2024 BENEFITS OPEN ENROLLMENT?

- 2024 Benefits Open Enrollment begins October 30 and ends at 11:59 p.m. ET November 12, 2023. You're able to select your benefits for 2024 within this time frame. An inbox action will automatically launch in Workday on October 30 letting you know that open enrollment is open and at that time, you can make your elections until November 12.

DO I HAVE TO ENROLL THIS YEAR?

- This year is a passive enrollment. Your current elections will rollover to next year with the exception of healthcare and dependent flexible spending accounts (FSAs) and Health Savings Accounts (HSA). You must re-enroll in these plans every year.

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 2023 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 2024 Employee Benefits Guides and rate sheets will be available in your [Workday Benefit Library](#) starting the week of October 23, 2023. Use the guide to review details about your 2024 benefits.
- Your specific 2024 contribution rates can also be found in your Workday Benefit Library starting the week of October 23, 2023.
- 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 the week of October 23rd.
- 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 2023 and 2024 plan year. They will be prompted to do so via two separate Workday task notifications.

HOW DO I MAKE MY ELECTIONS DURING 2024 BENEFITS OPEN ENROLLMENT?

- Enrollment will be completed in Workday.

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

- Your current elections will roll over to 2024 excluding Flexible Spending Accounts and Health Savings Accounts.
- You must reelect your Flexible Spending Account (FSA) and Health Savings Account (HSA) contribution amounts each year as these do 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 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.
- You can update your beneficiaries at any time but now is a great time to review your current designations.

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.

Medical

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.

WILL WE RECEIVE NEW MEMBER ID CARDS THIS YEAR?

- If you do not make a change, you will continue to use your current medical ID card. If you switch plans for 2024, you will receive a new medical ID card toward the end of December. Also, you should be able to access your medical ID cards digitally through the Sydney Health App.

DOES THE PPO HEALTH PLAN USE THE FLEXIBLE SPENDING ACCOUNT (FSA) OR THE HEALTH SPENDING ACCOUNT (HSA)?

- 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, if you meet IRS eligibility requirements.

WHAT IS TRICARE?

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

DOES PARSONS CONTRIBUTE TO MY HSA?

- Refer to your benefit guide and rate sheet in Workday for the company contribution eligibility and amount.

DO KAISER PLANS QUALIFY FOR FSA?

- Yes.

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/>

WHAT IS WINFERTILITY?

- Parsons has teamed up with WINFertility to provide inclusive family building solutions and guidance from nurse care advocates. Employees enrolled in one of the Anthem plans receive \$40,000 lifetime maximum benefit toward eligible expenses related to fertility treatment and medications.

WHAT IS HINGE HEALTH?

- Hinge Health offers innovative digital physical therapy programs to all Anthem members who need relief from back, knee, hip, neck and shoulder pain. Eligible employees can conquer back or joint pain by completing the exercises at home, on your schedule. If you qualify for the program, Hinge Health will ship you an exercise kit at no cost.

Prescriptions

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

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

DOES EXPRESS SCRIPTS ISSUE ID CARDS?

- No. Your Anthem ID cards serves as your medical and pharmacy ID card.

CAN I STILL USE A RETAIL PHARMACY IF I PREFER THIS OPTION?

- Yes. You can continue to use your preferred retail pharmacy for your prescription needs. Make sure your pharmacy is participating with Anthem as there is no coverage if you use an out-of-network pharmacy.
- Please note that 90-day medications are the most cost-effective option both from the retail pharmacy and mail order options, so any prescriptions that can be switched to a 90-day supply is recommended.

WHAT IS SAVEONSP?

- SaveOnSp is an affiliate of Express Scripts, our pharmacy provider and they help control the cost of specialty medication. If you are enrolled in the **Anthem PPO Plan** and are prescribed one of the eligible medications on the [SaveOnSP list](#), you will be eligible to reduce your copay to as little as \$0.00.
- If you do not enroll in the SaveOnSp program, you will be required to pay 30% co-insurance for the prescribed medication. SaveOnSp will contact you directly if you are eligible.

HOW IS THE 90-DAY CO-PAY HANDLED WHEN THE COST OF THE DRUGS IS LESS THAN COPAY AMOUNT?

- You'll never pay more than the cost of the drug. Therefore, if the cost of the drug is less than the co-pay, then you will pay the lesser amount.

Dental

WHO IS OUR DENTAL PROVIDER?

- MetLife is our dental carrier. There are two plans available under the Parsons dental program: Standard Plan and the Premium Plan.

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.

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%.
- If a Covered Service is performed by an Out-of-Network Dentist, MetLife will base the benefit on the Covered Percentage of the Reasonable and Customary Charge.
- Remember that you will pay less out of pocket if you use a participating MetLife dentist. Dentists who are out-of-network may bill you for the difference between what MetLife pays them and what the dentist usually charges (balance billing). You will be responsible for paying any amount in excess of the Reasonable and Customary Charge charged by the Out-of-Network Dentist.

WHICH DENTAL PLAN COVERS ORTHODONTIA?

- Both the Standard and the Premium Dental Plans cover orthodontic care for adults and children.
- The Standard Plan has a \$1,000.00 lifetime maximum, and the Premium Plan has a \$2,000.00 lifetime maximum that the plan will pay for each covered member.

MY DENTIST SAYS THEY ONLY ACCEPT METLIFE PPO PLAN. ARE THESE PLANS CONSIDERED PPO?

- Yes, both options are PPO plans, and you can search providers on the MetLife by searching the PDP Plus plans.

WHERE CAN I FIND ADDITIONAL INFORMATION?

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

Wellness Program

HOW DO I RECEIVE MY MONTHLY WELLNESS CREDIT FOR THE 2024 PLAN YEAR?

- If you're a US employee enrolling in a Parsons medical plan for 2024, you're eligible to receive a monthly wellness credit of \$45 per month by completing two required wellness activities.

WHEN IS THE DEADLINE TO RECEIVE THE WELLNESS CREDIT FOR 2024?

- You must complete the required wellness activities by December 31, 2023 in order to receive the credit in 2024. **NOTE:** complete activities before December 15, 2023 and you will see the credit in the first pay in January.

- Employees hired October 1, 2023 or later, have a qualifying life event or enroll in coverage during open enrollment will have until March 31, 2024 to complete the required activities. Click [here](#) for more information.

IS THE WELLNESS PROGRAM 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 monthly wellness credits since their coverage is with another company/provider.

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 2024.

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 2024. You, however, will need to re-elect your contribution amounts for 2024 during open enrollment as these will not rollover.
- You can continue to use your current Optum Bank card for HSA eligible expenses in 2024.

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

- No, HSA contributions balances roll over year after year, but FSA contributions do not. Any amount greater than \$610 will be forfeited on December 31. Carryover funds can only be used in the year they are carried over.

Dependent Verification

DO I NEED TO RE-ENROLL MY ELIGIBLE DEPENDENTS FOR THE 2024 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.

IF WE HAVE ADULT CHILDREN AT HOME WITH SPECIAL NEEDS WHO HAVE BEEN APPROVED ON OUR CURRENT PLANS, WILL WE NEED TO RECERTIFY ELIGIBILITY?

- If your adult children are already noted in our system, that information is generally approved for three years. You will be contacted by the vendor if you need to recertify.

WHAT HAPPENS IF WE HAVE A CHILD WHO WILL BE TURNING 26 YEARS OLD IN 2024?

- 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.

Veterans Benefits

WHAT IS ALLSUP?

- Allsup is a new partnership that offers assistance to veteran employees who are navigating through the Veterans Administration claims process. They provide guidance and instruction to ensure that our veteran employees file disability claims properly and accurately. To see if you qualify, contact an Allsup representative at 888-372-1190.

Life Insurance

WHAT IS NEW WITH THE COMPANY-PAID BASIC LIFE INSURANCE?

- We're making two changes to the basic life plan for 2024.
- The first change is a new offering. We frequently receive comments and questions from employees on the imputed income tax that we are required to pay on the company paid life insurance that is greater than \$50,000. Based on employee feedback and in an effort to help employees avoid imputed income, we're introducing a new \$50,000 flat basic life insurance option.
- Second, we are making a change to the benefit amount. In order to control the rising cost of life insurance, Parsons is reducing the level of basic life from 3 x salary to 2 x salary up to \$400,000.

WHAT IF I NEED MORE LIFE INSURANCE THAN THE COMPANY-PAID BENEFIT?

- If you'd like to maintain your current 3 x coverage level, you can purchase additional life insurance at low rates without providing evidence of insurability. During the 2024 open enrollment period, MetLife is offering the opportunity to elect or increase your supplemental term life insurance up to \$100,000.

- Or, you can elect or increase your Group Universal Life Insurance (GVUL) 1 x salary with no Evidence of Insurability. To elect additional insurance under the supplemental life or GVUL plans you would go to the MetLife system at MyBenefits.MetLife.com.

WHAT HAPPENS IF I DO NOT MAKE A NEW ELECTION FOR BASIC LIFE INSURANCE?

- If you feel that a flat \$50,000 life insurance policy is sufficient for your needs, you can make this election when you go through your enrollment in Workday. If you take no action, your coverage will default to 2 x salary up to \$400,000.

Post Open Enrollment Information

I SUBMITTED MY 2024 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 2024. 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?

- If you do not make a change, you will continue to use your current medical ID card. If you switch plans for 2024, you will receive a new medical ID card toward the end of December. **Reminder:** MetLife dental and VSP vision plans do not issue ID cards.
- 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 30 to November 12), and the changes will be effective January 1. 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 IF I OPT IN?

- 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.

- To opt-in, text PARSONS to (860) 735-1641.

WHAT IS PARSONSBENEFITS.COM?

- Our benefits 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 an 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 2024 enrollment updates will be available closer to the beginning of open enrollment.
- This year, there is a new Medicare module within the ALEX system to help answer questions about Medicare and group health plans.

Questions?

- Please contact [HR Central](#).