



# BENEFITS FAQ

**Q: Can I enroll in my benefits at home?**

A: Yes! Please use the Dayforce link: [dayforcehcm.com](http://dayforcehcm.com)

**Q: How can I see what my current benefits are?**

A: Once logged into Dayforce, click on the Benefits icon. Click on the "Current Elections" tab along the top left. This is where you can see each plan you're enrolled in and the cost per paycheck.

**Q: How can I confirm my medical services will be covered under my medical plan?**

A: You are advised to contact BCBSIL for procedures. Please do so prior to scheduling and/or having any major surgery or procedure as 2023 plan guidelines will apply.

**Q: Why have I not received my Dental and Vision insurance cards?**

A: Our Dental and Vision carrier, MetLife, does not issue insurance cards. When you see your ophthalmologist and dentist, you simply explain that you have MetLife insurance, and they will look you up in MetLife's system by your full Social Security Number.

**Q: Will I get insurance cards for each of my dependents?**

A: No, our medical provider will only supply one set of insurance cards. You can visit [www.bcbsil.com](http://www.bcbsil.com) to request additional cards to be sent to your home address. ID cards will only list your name, they will not contain dependent names. Dental and vision plans do not provide ID cards.

**Q: Can I change my benefits outside of Open Enrollment?**

A: The only time you are able to change your benefits, outside of the Open Enrollment period, is if you have a Qualifying Life Event (QLE) or a status change with ATI. When a QLE occurs, you have 31 days, per IRS regulations, to update your benefits. No exceptions are made to this process.

**Q: What is a Qualifying Life Event (QLE)?**

A: Examples of Qualifying Life Events include marriage, birth of a child, adoption of a child, divorce, death of a spouse/child, loss of coverage through spouse/other employer and gaining coverage through spouse/other employer.

If you are a current employee with ATI you can also change your benefits if you have a status change. If you were listed as Part Time, Part Time Benefits or On Call, and moved to Full Time, you will have 31 days to enroll in benefits.

**Q: Do I need to provide supporting documentation to add an eligible dependent?**

A: Yes! If you are adding new dependents (spouse and/or child(ren)) to your medical, dental, vision and optional life insurance, you are required to send over documents confirming dependent status, such as marriage certificate, birth certificate, etc. Failure to submit these documents by December 15, 2022 for OE elections and within 31 days of the effective date as a new hire or with a qualified event will result in your dependents being removed from coverage.

**Q: I am ending employment with ATI, or moving from Full Time to Part Time/On Call/Part Time Benefits, when will my benefits end?**

A: Your benefits will end at 11:59 p.m. on the last day you are employed with ATI or last day of full-time status (i.e. termination date 8/25/2022, benefits end at 11:59 p.m. on 8/25/2022).

**Q: How long do I have to notify ATI, if my dependent is no longer eligible for coverage?**

A: You must notify ATI **within 31 days of ineligible status** to ensure (s) he does not lose the right to elect COBRA continuation coverage.

**Q: Can I cover my domestic partner?**

A: Yes! ATI recognizes that families take many diverse forms and we want to protect yours. Your domestic partner is eligible for medical, dental and vision benefits if they meet the definition outlined on page 4. Premium contributions are not pre-tax in this scenario.

**Q: Can I continue my benefits after my employment ends?**

A: Yes! Once your employment is terminated, or status changed from Full Time to another status, your information will be submitted to Discovery. You will receive COBRA paperwork within 2-3 weeks after termination. Once this paperwork is submitted and processed, they will back date your COBRA coverage to be effective the day following your termination date.

**Q: Can I make changes to my HSA contributions? FSA contributions?**

A: **HSA:** Yes! Because this account is funded solely on what you contribute, you can change your contribution amount at any time throughout the year as long as you don't go over your annual maximum contribution amount.

**Healthcare FSA:** No. You cannot change your annual election unless a qualifying life event allows a change to your FSA. Your contributions are taken each paycheck through the end of the plan year.

**Dependent Care FSA:** No. You cannot change your annual election unless you have a qualifying life event. Your contributions are taken each paycheck through the end of the plan year. You are only able to use the amount that has already been contributed at the time of your reimbursement request.

**Q: Are there resources to help me with my HSA or FSA?**

A: Yes! Your FSA is administered by HealthEquity and includes decision support tools and information on eligible expenses, along with much more. Please visit [HealthEquity.com/wageworks](http://HealthEquity.com/wageworks) or call them at 877.924.3967.

**Q: How do I enroll in my 401(k)?**

A: To enroll in the 401k, you must complete your registration online via the Principal Financial site at [www.principal.com](http://www.principal.com). For questions, feel free to contact Principal Financial at 800.986.3343.

**Q: Who is EOI?**

A: EOI Service Company is a benefits concierge service that ATI is providing to you to assist you in the benefits enrollment process. EOI's benefit counselors will provide an overview of our benefit plans with all team members via personalized one-on-one appointments to help ensure that team members have the information needed to make appropriate and timely decisions.

**Q: How do I complete my Open Enrollment?**

A: Schedule your confidential appointment with an EOI benefits counselor by calling 833-501-0755 or visiting [ATI.MyBenefitsAppointment.com](http://ATI.MyBenefitsAppointment.com).

**Q: Can I enroll without setting up an EOI benefits counselor appointment?**

A: Yes, you can complete your Open Enrollment directly in Dayforce, however we strongly recommend taking a few minutes to review and learn more about your current benefits options, as well as newly introduced benefits, with an EOI benefits counselor.