

## 2023 Benefits Annual Enrollment

### Frequently Asked Questions

#### When can I select my 2023 benefits?

Benefits Annual Enrollment runs Tuesday, October 25 – November 11, 2022.

#### Do I have to enroll in benefits for 2023?

**YES!** This is an ACTIVE Enrollment. All employees must make an appointment with an enrollment counselor to elect their benefits.

#### What happens if I do not make an appointment to complete annual enrollment?

If you do not make an appointment, the only coverages in place as of January 1, 2023, will be the PF Holdings basic life, accidental death & dismemberment, and long-term disability. **No coverages will carry over from the 2022 plan year.**

If you would like for your spouse to complete the enrollment on your behalf, they are able to make the appointment and enroll your family, on your behalf, by completing an authorization form, available through your local HR representative or [PFHCBenefits.com](http://PFHCBenefits.com).

#### How do I enroll in benefits?

To schedule your appointment with a Benefit Counselor, call 888-610-4599 or visit [PFHCBenefits.com](http://PFHCBenefits.com):

- Click on **Schedule Your Enrollment Appointment**
- Select your preferred enrollment method:
  - Onsite appointment – **“Your location – Annual Enrollment”**
  - **“Annual Enrollment – Telephonic Benefit Appointment”**
  - **“New Hire Enrollment”**
- Select **English** or **Spanish** Benefit Appointments
- Select an appointment time based off available openings
- Include your contact information and confirm how you would like to receive reminders
- Select **Complete Appointment**

#### Which employees are eligible for benefits?

All active full-time employees working more than 30 hours.

#### When does coverage begin for open enrollment elections?

Open Enrollment Benefits Elections will be effective January 1, 2023.

#### What if I enroll in a plan and then change my mind?

If you wish to change your plan selection(s) and are still within the annual enrollment period, simply make an appointment with a Benefit Counselor by visiting

PFHCBenefits.com or call 888-610-4599. If you change your mind after annual enrollment is over, you won't be able to change your plan until next year's annual enrollment period unless you experience a plan recognized qualified life event.

**I would like to cover my spouse. Does the Working Spouse Exclusion impact me?**

If your spouse is employed and offered qualifying and affordable coverage through his or her employer, they are not eligible to enroll in the PF Holdings medical plan. This applies to Medical/Rx coverage only.

If your Spouse is not currently eligible for 2023 enrollment, but later has a loss of employer sponsored coverage, they would then be eligible to enroll under the Qualifying Event rules.

**Has there been a change in our insurance carriers?**

Both medical plans are with Blue Cross Blue Shield of Texas, utilizing their broad PPO network. Both medical plans offer prescription coverage provided by CVS Caremark.

- BCBS Network: Blue Choice PPO
- CVS Caremark Formulary: Standard Control
- Dental is provided by Metlife through the PDP PlusX network.
- Vision is provided by Metlife using the Superior Vision Network.

**Why has there been a change in employee contributions?**

In 2023, PF Holdings is continuing to offer competitive benefits to attract and retain the top talent in the industry. As such, PF Holdings pays for more than 2/3 of the premium cost associated with the medical plan.

**When will I receive my new medical / prescription ID cards?**

Cards will be mailed to the address you have on file with PF Holdings and should arrive prior to the January 1, 2023.

**If you have not received your ID card by January 1<sup>st</sup>, you can request one by contacting BlueCross BlueShield at 1.800.445.2227.**

**Please note, you will not receive an ID card for your dental or vision coverage.**

**Questions?**

Contact [Benefits@profrac.com](mailto:Benefits@profrac.com)