



2024 Employee Benefit Q&A

Medical Benefits Q&A

1. How does my medical provider verify that I have current insurance coverage?

- It is important that you tell your providers to verify coverage and eligibility as indicated on your ID card only through American Plan Administrators (APA) at the phone # listed on your ID card. If they attempt to verify your coverage directly through the Cigna website, it will not work and it will say you are inactive/not covered. **Providers must call APA to verify coverage and eligibility at 888-624-6300.**
- **Providers cannot submit claims online to Cigna**, they **MUST** mail claims to the address at the top right of your ID card. If they try any other way, it will not work. Please communicate this to your providers.
- **Phone numbers to verify eligibility and coverage:**
Medical plan – American Plan Administrators 888-624-6300
Pharmacy plan – ProAct Rx 877-635-9545

2. Who do I contact if my paycheck deductions for benefits are incorrect?

Please submit a ticket to HR through 'People Assist' in UKG.

3. Can I change my benefit plans or add/drop coverage during the year?

No, benefit changes may only be done once a year during the open enrollment period. An exception to this rule is only made for a qualifying life event, i.e., marriage, birth of child, loss of coverage, etc.

4. If I do have a life event, how can I make a change?

Please contact Panda People at (800) 995-0171 no later than 30 days from the life event. You will need to submit documentation to support the life event.

5. I thought I signed up for a certain benefit, but I am not seeing it deducted from my paycheck, how do I get this corrected?

Please call the enrollment team at Panda People (800) 995-0171.

6. I have not received my insurance ID cards, who do I contact to get ID cards?

If you have an upcoming appointment or need the card/ID number American Plan Administrators can provide a copy via email. Members should email Enhance Therapies Medical at etmedical@apatpa.com for the request. If you would like duplicate cards mailed, please log on their website and register at www.apatpa.com or feel free to reach out to American Plan Administrators 888-624-6300 Group Number 32130.

Prescription Coverage Q&A

1. How can I enroll in Prescription coverage?

Prescription coverage is automatically included with all medical plan options. You do not need to enroll separately and will not get a separate prescription card.

2. Who is the administrator for the Prescription plan?

The Prescription plan is administered by *ProAct Rx*. They can be reached at 877.635.9545 and the number can also be found on the back of your ID card.

3. Which local pharmacies can I use to fill my prescription plan?

All chain stores, such as CVS, Walgreens, Rite Aid, Walmart, Target, etc.... would be covered. For any smaller 'mom and pop' stores, please ask the pharmacy or contact ProAct to confirm.

4. I have ongoing, maintenance prescription meds, what do I need to do?

Once a prescription has been refilled at your local pharmacy for 3 months, you will be required to use the mail order option available through ProAct. Registration is simple! Also, a 3-month prescription with multiple refills will need to be sent by your treating doctor directly to ProAct. Please allow several weeks processing and mailing time before you need your refill.

5. How will I get my mail order prescription?

Your prescriptions will conveniently arrive by mail and delivered directly to your home!

6. Are any other Rx benefits available to me?

Yes! We also offer name brand medications through our *CanaRx* pharmacy in Canada. The best part is your script will be filled free of charge with NO COPAY! Please see the *CanaRx* Enrollment Package with the formulary list of medications available through this pharmacy. Please note: In order to encourage usage, a \$100 fee per refill is charged if your drug is available through *CanaRx* yet you continue to fill it through ProAct.

7. Are there any exclusions to the prescription coverage?

Specialty drugs are excluded from coverage under all medical plan options. However, many employees have researched alternative options and found either heavily discounted prices or even free options available to them through drug manufacturers or other sources.

FSA/HSA/Dental/Vision Q&A

1. I have not received my FSA/HSA debit card, who do I contact to get my FSA/HSA debit card?

If you already had an account, you can continue to use the same debit card. If not, please allow one week from the effective date to receive the card and then call 877-943-2287 to request a replacement card. You can also login to www.flexfacts.com and create an account.

2. Will I receive a Dental or Vision ID Card in the Mail?

No. Dental ID cards are available in virtual format on the SunLife website. Vision insurance coverage can be conveniently verified by simply notifying the provider you are covered through VSP-Choice (via Sun Life) and providing the last 4 digits of your SSN. For more information, to register by phone or if you need help, just call SunLife at **800-247-6875**. Create your Sun Life online account using the link below.

<https://account.sunlifeconnect.com/commonlogin/#/registration/createaccount>