

## 2026 Employee Benefit Q&A

### Medical Benefits Q&A

1. How does my medical provider verify that I have current insurance coverage? They can check online with Anthem or call the Provider number listed on the back of the ID card 833-835-2714.
  - Phone numbers to verify eligibility and coverage:  
Medical plan – 844-886-2466 (member services line)  
Pharmacy plan – 833-267-2133
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 or would like duplicate cards, who do I contact to get ID cards?  
Please ask HR for your ID#. You can then register online and download a card/order new cards.

### 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 Carelon. The phone number can be found on the back of your ID card.
3. Which local pharmacies can I use to fill my prescription plan?  
You can find a pharmacy online at [www.carelonrx.com](http://www.carelonrx.com) or call the member services number listed on the back of your ID card
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 there any exclusions to the prescription coverage?  
Specialty drugs (Tier 4) are excluded. There might be other drugs that are not on the formulary, please call up Pharmacy member services or check [www.carelonrx.com](http://www.carelonrx.com) if you have a question regarding a specific drug.

#### FSA/HSA

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](http://www.flexfacts.com) and create an account.

#### Dental/Vision Q&A

1. Will I receive a Dental or Vision ID Card in the Mail?  
You can expect to receive a dental ID card, however, Vision ID cards are only available in virtual format. Please register and log on your DeltaDental account to access a virtual dental and/or vision ID card at [www.DeltaDentalNJ.com](http://www.DeltaDentalNJ.com)

