2027 Employee Benefit Q&A

www.enhance-benefits.com

Click the link above for comprehensive benefit information, claim forms, and provider links.

Quick Contact Directory

Plan / Service	Phone Number	Website / Email
Medical (Cigna & RBP) - APA	888.624.6300	www.apatpa.com etmedical@apatpa.com
MEC Plan	888.505.7724	devoiry@diamantassoc.com
Pharmacy Plan - ProAct Rx	877.635.9545	-
Panda People (Enrollment & Life Events)	800.995.0171	-
FSA / HSA - Flex Facts	877.943.2287	www.flexfacts.com
Dental - Delta Dental	800.452.9310	www.DeltaDentalNJ.com
Vision - Delta Vision VSP Networks	800.877.7195	https://www.vsp.com/eye-doctor

Medical Benefits Q&A

1. I have not received medical insurance ID cards yet. Who do I contact to get ID cards?

Cigna & RBP plans: Please log on to the APA website at www.apatpa.com and register to download a copy of your ID card and/or request a duplicate card mailed to your home. For additional assistance, you can email etmedical@apatpa.com or call 888.624.6300.

MEC plan: All ID card requests may be directed to 888.505.7724 or devoiry@diamantassoc.com.

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

Cigna & RBP plans: 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 number listed on your ID card. If they attempt to verify your coverage directly through the Cigna website, it will not work and will show you as inactive/not covered.

Providers must call APA to verify coverage and eligibility at 888-624-6300. Providers cannot submit claims online; they **MUST** submit 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)

MEC plan: All questions may be directed to 888.505.7724 or devoiry@diamantassoc.com.

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

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

4. 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 (e.g., marriage, birth of a child, loss of coverage, etc.).

5. 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.

6. 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 at (800) 995-0171.

7. How do I search for a medical provider?

CIGNA Provider Search: https://hcpdirectory.cigna.com/web/public/consumer/directory/search

RBP Provider Search: https://providersearch.multiplan.com/?SiteId=84524

MEC Provider Search:
https://providersearch.multiplan.com/?ProviderSearchConfig=ClientSite&SiteUrlSuffix=sbmaspecificservices

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 receive 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 this 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 major chain stores (such as CVS, Walgreens, Rite Aid, Walmart, Target, etc.) are covered. For smaller independent pharmacies, please verify directly with the pharmacy or contact ProAct to confirm coverage.

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! Additionally, a 3-month prescription with multiple refills must be sent by your treating physician directly to ProAct. Please allow several weeks for processing and mailing before your refill is needed.

5. How will I get my mail order prescription?

Your prescriptions will arrive by mail and be delivered directly to your home.

6. Are there any exclusions to the prescription coverage?

Specialty drugs are excluded from coverage under all medical plan options. However, many employees have explored alternative options and found heavily discounted or free assistance programs directly through drug manufacturers or other resources. GLP-1 drugs are subject to 20% coinsurance up to $100.

FSA / HSA / Dental / Vision Q&A

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

If you already had an account, you can continue to use your existing debit card. If you are a new enrollee, please allow one week from your effective date to receive the card. If it does not arrive, call 877-943-2287 to request a replacement. You can also log in to www.flexfacts.com to set up and manage your account.

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

No. Dental and Vision ID cards are available in digital format only. Please visit www.DeltaDentalNJ.com to register, or call 800.452.9310 for assistance. You can also download the mobile ‘Delta Dental’ app for convenient access.

3. How do I search for in-network dental and vision providers?

Delta Dental Provider Search: **DELTA DENTAL NJ**

Delta Vision (VSP): https://www.vsp.com/eye-doctor