

BRIDGE

INVESTMENT

GROUP

Benefit Frequently Asked Questions (FAQs)

Q: I missed open enrollment, is there any way for me to enroll now?

A: *No unless you have a qualifying life event. Must submit in Workday within 30 days of the event date to make changes*

Q: What is a qualifying life event?

A: *This would be life events such as: marriage, birth of a child/adoption, gain of coverage, loss of coverage, etc. You will have 30 days from the date of the event to make election changes .*
*** If you are already enrolled into a plan, changes are only allowed for what you're currently enrolled in***

Q: Who do I contact when I have a qualifying life event?

A: *You will need to reach out to the HR Business Partner to notify them, either by phone and or email.*

Q: Should I receive a Dental and/or Vision card?

A: *No, MetLife doesn't mail out individual cards. Generic cards are available on the Intranet under HR, [Intranet](#).*

Q: How do I access a copy of my Medical card?

A: *You can go to directly to UMR's website, click [here](#) and register for an account. Group# is 76-413703*

Q: What is the difference between the Wellness and Non-Wellness Medical plans?

A: *Wellness requires a preventative visit that will allow you to have a discount medical premium. None-Wellness is not reliant on you to have a preventative visit. This doesn't include a discounted medical premium. ***The plan offers the same coverage, network, etc. the difference is the cost****

BRIDGE

INVESTMENT

GROUP

Q: What if I don't get my preventative visit completed and I am on a Wellness Medical Plan?

A: The discount will stop, and you will have to pay back what you have received in discounts. This deduction will take place automatically through your regular paycheck deduction.

Q: Can I enroll in 401k or change my 401k contribution amount in Workday?

A: No, 401k enrollment and contribution changes must be completed on the Empower website by clicking [here](#). Participants who would like to access their account immediately will be able to authenticate their identity on the website. You will choose "I do not have a PIN" and provide the requested personal information. In addition, you will need to provide your contact information, create a username and password then click REGISTER.

Q: Do I qualify for the guaranteed issue amount on Voluntary Life Insurance if I don't enroll when I am initially eligible?

A: No, the guaranteed issue amounts are only available if you enroll within 31 days of new hire or newly eligible (going from part-time to full-time). If you do not enroll at that time and then choose to enroll during open enrollment, any amount elected is subject to medical underwriting and an Evident of Insurability (EOI) form will need to be submitted.

Q: I enrolled in Pet Insurance in Workday, but nothing is being deducted from my paycheck?

A: Enrollment is not finalized unless you go directly to the Nationwide website by clicking [here](#). Once you enroll here, Nationwide sends premium information to set up your deductions to be divided into two paychecks per month.

Q: Can I enroll in Pet Insurance at any time or do I have to wait until open enrollment?

A: Yes, pet insurance doesn't run on open enrollment. You can decide at any time during the year to add it, click [here](#).

BRIDGE

INVESTMENT

GROUP

Q: How often are my insurance premiums deducted?

A: *Insurance premiums are collected from two paychecks per month. On the months that we receive a third check, no premiums will be collected.*

Q: Will I receive a debit card for my Health Savings Account (HSA)/Flexible Spending Account (FSA) account?

A: *Yes, you will receive a card for the HSA from HealthEquity and from NBS Benefits for the FSA. If you haven't received a card you will need to reach out to them directly. The number for HealthEquity is 866-346-5800 and the number for NBS is 800-274-0503.*

Q: What if I need additional help navigating the healthcare system or have questions about my bill or current enrolled plan?

A: *You can contact Accolade by going to their website, click [here](#) or download the mobile app on the App Store or Google Play.*

Q: Do I have to have my benefits through Bridge Investment Group to utilize Accolade?

A: *No, this is a copy paid benefit that everyone can take advantage of. Click [here](#) to access additional details.*

Q: Does the company offer any additional resources that are company paid?

A: *Yes, we have the Employee Assistance Program (EAP) that can provide support and guidance to support everyday life; Family, Work, Stress, Health, etc. Click [here](#) for the English version or [here](#) for the Spanish version to view the full details. We also offer the Ginger program that provides mental health support. You can download the Ginger Emotional Support App at the App Store or Google Play. You can click [here](#) to view additional details.*