

# Insurance FAQ's

## When will my benefits be effective?

If you are a new employee, your benefits will be effective the first of the month following 60 days of service. If you are a current employee with a work event that makes you eligible for benefits, they will become effective the first of the month following 60 days from the date of the work event.

## When will I see deductions on my paycheck?

The start date of the deductions will depend on the insurance coverage you elected.

Here is a detailed explanation:

Medical, Dental, Vision, Life – with effective date of May 1<sup>st</sup> – deductions will begin the pay period prior to May 1<sup>st</sup>. PR 04/15 + PR 05/01 deductions go to pay for May coverage.

Aflac policies – with effective date of May 1<sup>st</sup> – deductions will begin the pay period of May 1<sup>st</sup>. PR 05/01 + PR 05/15 deductions go to pay for May coverage.

## For medical insurance, will I receive an insurance card?

Blue Cross Blue Shield (BCBS) will mail a card to your mailing address. You also have the option to register online as a user and print a temporary card or re-order a card if necessary.

## For dental insurance, will I receive an insurance card?

The carrier will not mail cards, but HR will email you a copy of a card and policy information to you on or about the effective date of your coverage.

## For vision insurance, will I receive an insurance card?

The carrier doesn't mail out cards to the employees. You will provide the carrier's name and the network they use to the vision provider and they will look you up in the network by your date of birth or social security number. Contact HR if you need the carrier or the network's name.

If you have further questions, you are welcome to contact the HR Director.