

# Frequently Asked Questions

**Q1: Can I enroll in my benefits prior to my date of hire?**

A: No, even if you have your employee ID number you won't be able to activate the link to enroll into your benefits prior to your date of hire.

**Q2: What happens if I miss the deadline to enroll in KeHE's benefit programs?**

A: If you don't make your benefit elections within 30 days after your date of hire, you won't be able to enroll until the next Open Enrollment period unless you experience a Qualified Life Event.

**Q3: When will I receive my medical, dental, vision cards?**

A: You will receive your ID cards no later than 2 payroll periods after your benefits become effective. If you need to use your benefit before receiving your cards you can call the benefit provider or register online at their website to obtain a temporary card (see contacts on page 4).

**Q4: Can I see any licensed doctor or dentist I want?**

A: Yes. Our plans have both in-network and out-of-network benefits. However, network doctors have agreed to a discount of their fees. So, you may pay lower out-of-pocket expenses when you use an in-network provider. Please note that the only exception is the Dental HMO plan. This plan requires that you go in-network.

**Q5: What if I get married, divorced or have a new child in my family during the plan year?**

A: You must notify Human Resources within 30 days of any Qualifying Life Event. Otherwise, you will have to wait until the next enrollment period to change your benefit options or coverage levels. You may also be required to show official documentation as proof of the change such as a marriage license, birth certificate or court papers.

**Q6: How do I know if my provider is in the network?**

A: Check the plan sponsor's website or call your provider directly.

**Q7: Why do I pay for some benefits with pretax money?**

A: Paying for certain optional benefits with pretax money lowers the amount of your pay that is taxable; therefore, you pay less in taxes. IRS code specifies that the value of any life insurance coverage provided to employees that exceeds \$50,000 must be considered as taxable income.

**Q8: Are prescription drugs included in the medical plans?**

A: Yes, through a retail pharmacy and mail-order prescriptions.

**Q9: How can I receive additional or replacement ID cards?**

A: Call the benefit providers directly or go online to the provider's website list on page 4 of this guide.

**Q10: Does Accidental Death and Dismemberment Insurance (AD&D) pay on top of any Life Insurance benefits I may receive?**

A: Yes. Accidental Death and Dismemberment (AD&D) is similar to regular life insurance. If you die in an accident, your beneficiary will receive the amount of your AD&D coverage in addition to your Life Insurance benefits. AD&D also pays a benefit if you're seriously injured in an accident, such as losing a limb or eyesight, or if you become physically disabled.

**Q11: What is the difference between the Allstate Universal Life Insurance and the Symetra Life Insurance?**

A: Both life insurance offerings provide portable insurance for your entire family at affordable rates. Premiums are deducted from your payroll check. The Allstate Life Insurance has fund-value accumulation and allows for loans and withdrawals when needed. Allstate Insurance rates are also fixed at the rate upon purchase whereas the Symetra rates are age banded and will change.

**Q12: If I leave the company, when will my benefits end?**

A: All coverage ends the last day of the pay period in which you worked. However, you may elect COBRA to extend your medical, dental, vision and Health Care FSA benefits. After your termination, you will be sent COBRA information. You have 60 days to make the election.

**Q13: When can I continue coverage under COBRA?**

A: You and/or your dependents are eligible to continue group health care under COBRA if coverage is lost because:

- You leave KeHE for any reason other than "gross misconduct"
- Your work hours are reduced below the benefits-eligibility requirement
- You die
- You become entitled to and enroll in Medicare prior to electing COBRA
- You divorce
- Your dependent loses dependent status