FREQUENTLY ASKED QUESTIONS (FAQs)

1. What is a Qualified Life Event (QLE)?

A QLE is a significant life change that allows you to make changes to your benefits outside of Open Enrollment. Common QLEs include:

- Birth or adoption of a child
  - **Note:** Your newborn is **NOT** automatically enrolled in the plan
- Marriage or divorce
- Loss or gain of other coverage (e.g., spouse loses or gains a job with insurance)
- Dependent reaching age 26

2. What do I need to do if I experience a QLE?

- Notify Human Resources within 31 days of the event
- Provide required legal documentation (e.g., birth certificate, marriage certificate, loss of coverage letter)

3. Which benefit changes can I make after a QLE?

You may be able to:

- Add or remove dependents (spouse/child) from your health, dental, vision, or supplemental life insurance plans
- Enroll in or drop coverage (health, dental, vision, life, FSA)
- Update your benefit elections as appropriate

4. Can I add or change supplemental life insurance for my spouse outside of open enrollment?

No, you cannot add supplemental life insurance for your spouse outside of open enrollment unless you or your spouse experience a QLE. If this occurs, you must notify Human Resources and provide documentation within 31 days of the event.

5. Can I sign up for dental, health, or vision insurance outside of open enrollment?

No, you may **not** make changes mid-plan year unless you experience a QLE. You must notify Human Resources and provide documentation within 31 days of the event.

6. Why does my child lose eligibility for coverage at age 26? Does coverage end on their birthday? What are their options?

Under the Affordable Care Act (ACA), health plans are required to offer coverage to dependent children up to age 26. Once your child turns 26, they are no longer considered an eligible dependent. Air Group covers dependent children until the end of the calendar year in which they turn 26. You must notify Human Resources within 31 days of your dependent's coverage ending. When your child reaches age 26, they have several options:

- **COBRA:** Continue current coverage for up to 36 months (you pay 100% of the premium cost)
- **Marketplace Plans:** Buy insurance at **healthcare.gov** (may qualify for financial help)
- **Employer Coverage:** Enroll in their employer's plan, if available
- **Medicaid:** If eligible by income

7. I want to drop my Air Group insurance because I am enrolling in Medicare. What should I do?

Before making any changes, consider using **SmartConnect** Medicare Partner (available via **BenePortal**) for free guidance from licensed agents who can help you compare your current benefits with Medicare options and decide what's best for you. You can schedule a consultation to review your choices, confirm your eligibility, and plan your next steps. Once you are ready to proceed, please notify Human Resources so they can coordinate the end of your group coverage.

Air Group HEATING COOLING PLUMBING ELECTRICAL LLC SINCE 1965

8. How do I get a wallet ID card for my health, dental, or vision plans if I never received one?

If you have not received a wallet ID card, please contact the Benefits Member Advocacy Center (Benefits MAC) at **800.563.9929** or email **cssteam@connerstrong.com** (Monday - Friday, 8:30 am to 5:00 pm EST). They can assist you in contacting the carrier to request new ID cards. Digital ID cards are also available through the carrier's website or app:

- Aetna (Medical & Vision): **aetna.com**
- Horizon (Dental): **horizonblue.com**

9. Where can I find information about benefit plan options and payroll deductions?

Visit **airgroupbenefits.com** to access BenePortal. You and your family members can review your current employee benefit plan options, access plan documents, insurance carrier contacts, and find wellness resources — anytime, from any device. BenePortal is mobile-optimized, making it easy to view your benefits on the go. Simply bookmark the site in your phone's browser or save it to your home screen for quick access.

10. How do I enroll in the 401(k) plan?

Eligible employees age 18 or older can enroll in the Air Group 401(k) plan online at **transamerica.com** starting on the first day of employment. To enroll, visit the website and click ***"Create an Account"***; set up your account and choose your deferred income amount. Your selection will be sent to our payroll provider and appear on your payroll stub each pay period. Please allow 7-10 business days for your initial setup to be processed.

11. How do I check my Health Savings Account (HSA) balance?

You can check your HSA account balance using the Inspira Financial mobile app or at **inspirafinancial.com**. Log in to view balances, deposits, payments, and manage your account. For help, use ***"Contact Us"*** or the live chat on the website.

12. I forgot to start HSA contributions during open enrollment. Can I start now?

Yes, you can start or change your HSA contributions at any point during the year. Simply log in to **inspirafinancial.com** to adjust your contributions. Remember, HSAs have annual contribution limits set by the IRS.

13. How do I check my Flexible Spending Account (FSA) balance?

You can check your FSA balance through the WEX member portal or mobile app at **myfsaexpress.com**. Download the app from your device's app store and log in, then select, ***"View My Balance"***. For more information and resources visit BenePortal.

14. Can I have both an HSA and an FSA?

You cannot have both an HSA and a Healthcare FSA at the same time. If you are currently enrolled in a Healthcare FSA and want to participate in an HSA, you must use all FSA funds before starting HSA contributions. Participating in both at the same time is not permitted—this is known as "double dipping." However, you **can** have both a Dependent Care FSA and an HSA. The Dependent Care FSA is exempt from this restriction because it covers work-related care expenses for eligible dependents (e.g., daycare or elder care), not medical expenses.

15. When is Open Enrollment, and how do I make changes to my benefits?

Open Enrollment takes place every April. Human Resources will send out information with instructions on how to review and update your benefits before the enrollment period begins. You can only make changes to your benefits outside of Open Enrollment if you have a Qualified Life Event. If you experience an event, you must notify Human Resources and provide documentation within 31 days in order to update your benefit elections.

16. Who do I contact if I have questions about my benefits?

If you have questions about your benefits, please contact the Benefits Member Advocacy Center (Benefits MAC) via phone at **800.563.9929** or email at **cssteam@connerstrong.com** (Monday - Friday, 8:30 am to 5:00 pm EST). You may also submit a request online by visiting **connerstrong.com/memberadvocacy**.