

# Cox Added Benefits: FAQs

Full-time Cox employees are eligible to participate in Added Benefits. Designed to help support the needs of you and your family, these individual programs and policies are available to enroll throughout the year. There are three categories of benefits:

- Auto and home insurance
- Identity theft protection
- Pet insurance

Find specific product FAQs and enroll at [CoxAddedBenefits.com](https://CoxAddedBenefits.com).

## How do these plans differ from other benefits provided by Cox?

- You can enroll and dis-enroll anytime. Go to [CoxAddedBenefits.com](https://CoxAddedBenefits.com).
- Cox does not subsidize these benefits, however because of our large employee population, you will benefit from group rates from these providers.
- Some of these benefits require you to do payroll deduction, while others you can choose to pay the provider directly.
- These benefits are administered through Mercer. For any questions or concerns, call 1-855-601-1782.

## Who is eligible for these benefits?

Added benefits are available to all full-time Cox employees.

## How do I enroll?

You can obtain quotes and enroll at [CoxAddedBenefits.com](https://CoxAddedBenefits.com) or call 1-855-601-1782.

## When can I enroll or dis-enroll in these benefits?

You can enroll and dis-enroll anytime. Go to [CoxAddedBenefits.com](https://CoxAddedBenefits.com).

## What is the difference between choosing direct bill or payroll deduction?

Direct bill is when you pay the company providing the service directly with a credit card or other payment option. Payroll deduction is when the payments are taken directly from your paycheck.

### Benefits of payroll deduction

Some auto and home insurance carriers offer discounts for choosing payroll deduction. Sometimes down payments are waived when payroll deduction is selected. Please ask about this when receiving a quote for a policy. InfoArmor is only available via payroll deduction for current employees.

**Benefits of direct billing**

You have more control over the timing of your payments. If you cancel, stopping payment can happen a little quicker and is less likely to result in an overpayment.

<b>Carrier</b>	<b>Payroll Deduction Available</b>	<b>Payroll Deduction Offers Discount</b>	<b>Direct Billing Available</b>
<b>MetLife Auto &amp; Home</b>	Yes	Yes	Yes
<b>Travelers</b>	Yes	Varies by state. Inquire while quoting.	Yes
<b>Liberty Mutual</b>	Yes	Varies by state. Inquire while quoting.	Yes
<b>Safeco</b>	Yes	Varies by state. Inquire while quoting.	Yes
<b>Progressive</b>	No	N/A	Yes
<b>Nationwide Pet</b>	Yes	Yes*  *Direct billing has a \$2.00 monthly processing fee per pet	Yes
<b>InfoArmor</b>	Yes	No	Not as an active employee.

**How do I change my payment method?**

If you wish to move from payroll deduction to direct bill, call 1-855-601-1782. Please note any payroll deductions received after the request to move to direct bill will be posted and sent to the carrier. The carrier will apply the funds which could lower your monthly payments going forward.

If you wish to move from direct bill to payroll deduction, call 1-855-601-1782. The call counselor can assist and transfer you to the carrier to complete the transaction.

**What else do I need to know if I choose payroll deduction?**

As with any automatic deduction, it is always recommended to check your paystub regularly. Make sure the correct amount is being withdrawn each pay period.

**How do I cancel one of my Added Benefit plans?**

You can call Mercer at 1-855-601-1782 and choose the appropriate product/carrier. Cancellations are handled between you and company that holds your policy (i.e. Nationwide for pet insurance). If you are on payroll deduction, the company will notify Mercer, who will notify Cox to stop the payroll deduction. This process can take a few weeks to be finalized and

sometime results in an overpayment by you. If the company receives an overpayment, you will receive a refund directly from the company that holds your policy within 4-6 weeks.

### **What if I am no longer employed by Cox?**

When you leave or retire from Cox, you may be able to continue your coverage without interruption, subject to applicable law and the policies' terms and conditions. Although payroll deduction will no longer be available, you can opt for other payment methods such as direct bank account deduction, credit card billing or home billing. Higher rates may apply. You will receive a notice (letter or direct bill) from the carrier. If you wish to continue, please follow the instructions or contact the carrier directly.

### **Who do I call with questions or concerns?**

Call 1-855-601-1782

- Press option 1 in the menu to discuss any questions related to enrolling or premiums with Mercer
- Press option 2 in the menu to find the company that carries your existing policy