



Frequently Asked Questions For Special Enrollment

1.800.964.2238

1) How do I enroll in the voluntary benefits programs?

You can meet with an Enrollment Representative (licensed insurance agent) while they're on-site during the Special Enrollment period. You can also contact the PersonalPlans Customer Service Call Center by calling 1.800.964.2238.

2) Who is eligible to enroll (whom can I cover)?

All benefits-eligible employees may enroll on or after the day their Dignity Health benefits become effective. Coverage can be applied to employees, spouses/ domestic partners, children, and in some cases, even grandchildren.* Certain benefit limits may apply.

*Grandchildren are not eligible for the Group Critical Illness nor the Group Accident plans. Only employees are eligible for Short Term Disability coverage.

3) What is the offer and who is eligible for it?

This year all benefits-eligible employees with effective benefits have the opportunity to enroll in certain amounts of Universal Life Insurance, Group Accident Insurance, Group Critical Illness Insurance, and Short Term Disability with guaranteed issue or reduced underwriting guidelines.

4) Do pre-existing conditions apply?*

Yes, for certain plans. If you've consulted or been treated by a physician in the last 12 months for a condition, that condition will not be covered for the first 12 months under the plan.

*Transition rules may apply

5) What are the rates and how are they determined?

Rates vary by plan and may depend on age, smoking status, and the amount of coverage being applied for.

6) When can I make changes to my coverage, and how do I do it?

You can increase* or decrease your coverage any time throughout the year. Changes can be made by meeting with an Enrollment Representative (licensed insurance agent) while they're on-site during the Special Enrollment Period or by contacting the PersonalPlans Customer Service Call Center.

*Some increases may require additional underwriting.

7) Whom do I call with questions about my plans? Do I contact one person or does each plan have a different person to contact?

Customer service on all plans is available by calling the PersonalPlans Customer Service Call Center at 1.800.964.2238.

8) I signed up last year. What do I need to do this year?

If you're not making any changes, you do not need to do anything. Your coverage will continue as issued.

9) What happens after I enroll in a voluntary benefits plan?

Your application will be submitted to the insurance company for processing. If there is no additional information required to issue your coverage, your policy/certificate will be issued and mailed to you in six to eight weeks. If additional information is required, you will receive notification from the insurance company regarding any outstanding information or requirements.

10) If I enroll during the Special Enrollment period, when will my deductions begin coming out of my paycheck?

Depending on the month you enroll and the plan you elect, your deductions could begin as early as December and as late as March. When you enroll, your Enrollment Representative will notify you of your deduction start date.

11) What happens if I miss a premium?

It depends on the plan. In some instances, payroll deductions may be adjusted to make up for the missed deduction. In other instances, you will receive a letter from the insurance company advising you of the missed premium, and that the premium will need to be remitted for your coverage to remain in force.

(over, please)

12) What happens if I leave Dignity Health or become ineligible for benefits?

Most voluntary benefits are portable. You can continue your coverage by setting up home billing with the insurance company, with certain stipulations.

13) Whom do I contact if I need to file a claim?

You will want to contact the Customer Service Department for each individual insurance company to obtain claim forms and submission instructions. This can be done by calling the PersonalPlans Customer Service Call Center at 1.800.964.2238 and choosing the prompt for the appropriate product and claim information.

14) What do I do if I want to cancel my policy?

You will need to complete and submit a cancellation form for each of your policies that you would like to cancel and provide the forms to each individual insurance company for the policies to be cancelled. The cancellation form is available on the PersonalPlans website under the Resource Center tab.

15) If I cancel, when will my deduction stop coming out of my paycheck?

In most instances, you will have one or two additional deductions. It can take up to four weeks for payroll deductions to stop.

16) How soon will I be reimbursed for premiums after I cancel my policy?

Reimbursements are issued after the premiums have been remitted to the carrier. In most instances, this takes four to six weeks, and multiple checks may be issued depending on the time of cancellation.

17) Can I still enroll after the Special Enrollment ends?

You can enroll any time throughout the year, but depending on the program, proof of good health may be required. Employees whose benefits have become effective since the last Special Enrollment period will be given the opportunity for guaranteed issue or reduced underwriting guidelines at the next available Special Enrollment period.

18) As a new hire, when can I enroll?

You can enroll starting on your benefits-effective date. Keep in mind that some of the plans offer coverage with reduced underwriting guidelines. If you do not take advantage of this offer during the Special Enrollment period, you will not have the opportunity to enroll for coverage with reduced underwriting guidelines for Universal Life Insurance with Long Term Care Rider; Critical Illness Insurance with Cancer Coverage; Short Term Disability; or Accident Insurance with Sickness Benefits.

If you forgo this offer, you can still enroll for coverage in Universal Life Insurance with Long Term Care Rider, Critical Illness Insurance with Cancer Coverage, Accident Insurance with Sickness Benefit, and Short Term Disability at any time throughout the year. But depending on the program, proof of good health may be required. Long Term Care Insurance, Pet Insurance, Identity Theft Services, Automobile, and Homeowners coverage can be applied for at any time throughout the year.

For the Computer Purchase Program, you must be at least 18 years of age, a full-time or part-time active employee of Dignity Health for at least six months, earn at least \$16,000 a year, and have a bank account or credit card (to be used only in case of nonpayment via payroll deduction). Once that requirement is met, you can enroll at any time throughout the year.

You can enroll in the Legal Insurance Plan only during the annual enrollment period from October 1–December 1.

AR Ins. Lic. #100102691
CA Ins. Lic. #0G39709
In CA d/b/a Mercer Health &
Benefits Insurance Services LLC