

## Benefits FAQs

**1. How do I get my medical insurance ID information?**

Medical insurance ID information is available electronically through the AmeriBen website or on the MyAmeriBen mobile app. Additionally, a medical ID card will be mailed to your home for your convenience. Please visit [MyAmeriBen.com](http://MyAmeriBen.com) for more information.

**2. How can I find a doctor?**

You can find an in-network provider at [innovationcarepartners.com/physiciansearch](http://innovationcarepartners.com/physiciansearch).

**3. Are there any plans for geographic expansion of the providers available through our HonorHealth network?**

Yes, our network is always adding more providers. Continue to check the provider directory for latest network options.

**4. How can I find a doctor if I'm traveling out-of-state or if my dependent currently lives out-of-state?**

You can find a physician or medical facility by calling 800-678-7427, or visiting [multiplan.com](http://multiplan.com) and use "PHCS Healthy Directions" to search.

**5. Can I enroll now in medical, dental or vision insurance if I missed the open enrollment period?**

No, you may not enroll in medical, dental or vision insurance after the open enrollment period unless you experience a [qualifying life event](#).

**6. I'm a new employee, how do I enroll in my benefits?**

You may enroll in HonorHealth benefits through [Staff Member Self Service](#) within 30 days of your hire date. If you miss this deadline, your next opportunity to enroll will be during our next annual open enrollment period or if you experience a [qualifying life event](#).

**7. Can I make changes to my benefits during the year?**

You may make changes to your benefits if you experience a qualifying life event by submitting the necessary documentation and [qualifying event form](#) to the Benefits department.

Additionally, you may drop or reduce voluntary benefits at any time during the year by submitting a [voluntary benefit waiver form](#) to the benefits department. Voluntary benefits include accident, critical illness, legal, life insurance, LTD buy-up, Liberty Mutual auto/homeowners insurance and United Pet care.

**8. What is a qualifying life event?**

Qualifying life events include marriage, divorce, birth or adoption of a child, death of a dependent, gaining or losing other insurance coverage, or adding or dropping a domestic partner. Qualifying event changes and documentation must be submitted to the Benefits department within 30 days of the event. **Please note:** Children that reach age 26 will automatically be removed from your coverage on the last day of the month in which they turn 26.

**9. Can I increase my life insurance?**

You may apply to increase your life insurance or the life insurance of your spouse or child at any time during the year by completing an [evidence of insurability form](#) and submitting to The Hartford for review and approval.

**10. How can I change my life insurance beneficiaries?**

You may update your life insurance beneficiaries at any time during the year through [Staff Member Self Service](#), clicking on the menu and select “Life Events.”

Additionally, you can update your 403(b) beneficiaries at [prudential.com/online/enrollment](http://prudential.com/online/enrollment).

**11. When do my benefits end if I terminate employment or transfer to a non-benefit-eligible position?**

Your benefits will end on the last day of the month in which you terminate or change status.