



# KEY SOLUTION™

## Frequently Asked Questions

### HOW CAN I PARTICIPATE IN THIS PROGRAM?

All employees that average 130 hours per month are eligible to enroll. Eligible dependents include spouses and children or stepchildren, under age 26.

### CAN I SIGN UP FOR COVERAGE AT ANY TIME?

No, you must sign up for coverage during the open enrollment period or during the waiting period, if newly hired. If you do not elect coverage during the open enrollment period, you will not be able to enroll until the next open enrollment period unless you experience a qualifying event.

### IF I HAVE CURRENT COVERAGE IN PLACE DO I HAVE TO ENROLL IN THIS COVERAGE?

No, if you have current coverage in place you do not have to enroll in this coverage. If you enroll in this coverage it will become your primary insurance.

### CAN I CANCEL COVERAGE AT ANY TIME?

Premiums are paid with pre-tax dollars through payroll deductions as part of a Section 125 Savings Plan. You will not be able to change these elections until the next annual enrollment period, unless you have a qualifying event.

### HOW DO I KNOW IF A PROVIDER IS IN NETWORK?

You can look up network providers via the following website:  
<http://www.multiplan.com/search/search-2.cfm?originator=84478>  
You can also call 888-342-7427 to see if a provider is in network

### IF I CHOOSE NOT TO ENROLL IN THIS PROGRAM WILL I FACE A

### PENALTY FROM THE FEDERAL GOVERNMENT?

If you have other qualified coverage in place you will not face a penalty. If you do not enroll in this program and do not have other qualified coverage you will face a penalty of \$325 in 2015.

### WHAT IS CONSIDERED A QUALIFYING EVENT?

Loss of other insurance coverage; marriage; divorce; death; birth/ adoption of child

### WHEN DOES MY COVERAGE BEGIN?

Your coverage will begin on the 1st day of the month following 60 days of full time employment.

