

FAQ – Open Enrollment 2025

Eligibility

All full-time employees (anyone working over 30 hours per week on average) are eligible to enroll in all benefit offerings.

All part-time employees (anyone working under 30 hours per week on average) are eligible to enroll in the following benefits:

- Term Life Insurance
- Hospital Indemnity Insurance
- AD&D Insurance
- Critical Illness Insurance
- Accident Insurance
- Group Legal Benefits
- Commuter Benefits
- Voluntary STD

When do my benefits start?

First day of the month following date of hire.



What is the plan year?

The plan runs June 1st to May 31st.

What is the deductible year?

The deductible runs January 1st to December 31st. Any deductible that is used from January 1st will carry over to your new plan on June 1st.

How do I enroll in health benefits?

You'll be notified when it's time to enroll in benefits in TotalSource via email.

How do I waive coverage?

On the enrollment form select, WAIVED.

When is Open Enrollment?

Open enrollment is held in April every year for a June 1st effective date.

What's the window for 2025 open enrollment?

April 14th through April 28th

Which benefits are available at no cost to me?

All full-time employees are eligible for the following benefits at no cost to them.

- Short-Term Disability Long-Term Disability (if you enroll in a medical plan)
- Long-Term Disability (if you enroll in a medical plan)
- Basic Insurance (if you enroll in a medical plan)

Which benefits am I automatically enrolled in?

All full-time employees are automatically enrolled in the following benefits:

- Short-Term Disability
- Long-Term Disability (if you enroll in a medical plan)
- Basic Insurance (if you enroll in a medical plan)

Where do I go if I have questions about prescriptions (RX)?

Antea's website is a great resource for this or you can reach out to a MyLife Advisor.

What is the dependent age limit?

Dependents up to age 26 regardless of student status can be on your plan and for **Medical & Dental** the coverage goes through the end of the calendar year in which the limiting age is met. **VSP Vision**, coverage goes until the end of the month in which the dependent reaches age 26.

What are Benefit Bites?

Quick, easily digestible info on the change in your benefits to ADP TotalSource.

Do I have to take action?

Yes! You must review benefits selections every year regardless of prior enrollment.

How can I get help making my benefits selections?

- ADP TotalSource includes MyLife Advisors, who are real humans available by phone or email to help you make your benefits selections, as well as advise on other life decisions. These can be work-related or non-work related.
- Visit MyLife.adp.com for tools to help with benefits selections.

What is MyLife Advisor?

- Advisors who are available to help you make important decisions about your life and your benefits. They are real, human advisors available by phone (844-448-0325) or email (MyLifeAdvisor@adp.com).
- Available 8 a.m. to 11:30 p.m. ET
- MyLife.adp.com has tools to help with benefits selection.

Who do I contact if I have concerns or questions about my benefits?

You can contact your People Team at People@lonepeakdentalgroup.com.