

FAQ Insurance Benefits

- * Do I have to elect AEOA's insurance? **You do not have to elect insurance under AEOA's health plans. You may elect to go outside the agency to get coverage. However, you may have to pay a penalty if you do not carry any health insurance coverage.**
 - * During open enrollment, do I need to complete a new medical or dental insurance enrollment form? **No, not unless you are making changes to your current plan. (Example: adding or cancelling a dependent or changing plans).**
 - * During open enrollment, do I need to complete new HSA or VEBA forms? **No, you do not need to complete new forms unless you are electing changes. (Example: changing contribution amounts or switching plans within your health savings account options. You may want to switch to VEBA prior to turning 65).**
 - * As a new employee, do I need to fill out the insurance forms even if I am waiving the benefit? **Yes, all benefit eligible employees must complete and return all forms provided to them. We need these for reporting purposes to the IRS.**
 - * If I elect health insurance, do I have to have an HSA? **Yes, when enrolling in one of our high deductible health plans, you must enroll in an HSA.**
 - * Does AEOA contribute to my HSA? **Yes, after you pass probation (typically at six months), AEOA will contribute a flat rate of \$1500 for a single plan or \$3000 for a family plan. This amount is prorated and deposited into your HSA account each pay period.**
 - * Is there a co-pay with the insurance plan? **No, there is no co-pay. Employees are responsible for all costs up to the deductible amount, plus the 20% co-insurance until out of pocket maximums are met.**
 - * What form do I need if I am making changes to my dental plan? **You must fill out a Delta Dental Change Form.**
 - * Can I elect dental and not health? **Yes, you can mix and match single and family plans between health and dental.**
 - * Do I need to fill out a new Flex Spending Account form each year? **Yes, if you are enrolling (or already enrolled) in Flex.**
 - * How do I return my forms? **You may email, fax or mail the forms to the Human Resources Department.**
 - * Will new insurance cards be issued for 2019? **Yes, you will receive new cards in the mail.**
- *All insurance enrollment and change forms are located on the AEOA website. Please visit www.aeoa.org for more information. Please contact Vicki Radotich at 748-7348 or vicki.radotich@aeoa.org or Lindsey Heisel at 748-7309 or lindsey.heisel@aeoa.org with any questions or concerns.**