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.aeo.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.