

2023 Open Enrollment Q&A

Energy Harbor 2023 Open Enrollment Questions

The following Q&A was prepared to assist you during the Open Enrollment period. If you have a question that is not answered below, or if you need additional assistance, you may contact the ADP MyLife Advisors by calling **(855) 547-8508**. The MyLife Advisors are available Monday – Friday, 8:00 am – 11:30 pm EST.

This Q&A can be found at www.workforcenow.adp.com on the main landing page.

1. I've never used ADP Workforce Now before. How do I get started?

Welcome! To enroll in benefits using ADP Workforce Now log in to www.workforcenow.adp.com.

Once you're in ADP Workforce Now, you'll see a pop-up window prompting you to begin Open Enrollment. You can start immediately, or you can navigate back to the main ADP landing page by clicking **REMIND ME LATER** or by clicking **HOME** in the taskbar.

On the main landing page, in a box titled **2023 OPEN ENROLLMENT INFORMATION**, you will find Open Enrollment presentations that walk you through your benefits options. This presentation is also on the **RESOURCES>TOOLS/REFERENCES** page under the **BENEFITS INFORMATION** section - you can select the presentation for Non-Bargaining employees or one that applies to a specific union.

You'll also see a section titled **USER GUIDES** with files that will help you navigate the Open Enrollment process. This includes Enrollment Instructions and mobile app information.

We encourage you to open or print the files you think you'll need and use them to help as you go through the Open Enrollment process. To begin Open Enrollment, go to **MYSELF > BENEFITS > ENROLLMENT**.

2. In the ADP Workforce Now Open Enrollment Portal, I can only see my benefits options at a high level. The portal does not include details around each benefit. Where do I go to find this information?

The Open Enrollment Portal does include some detailed benefits information. Within each plan, you may see a link “Additional Details”. Click on this and then review/click on any links included. More information can be found on the main ADP Workforce Now landing page, in a box titled **2023 OPEN ENROLLMENT INFORMATION**, you can find Open Enrollment presentations that walk you through your benefits options (non-bargaining). You can also visit energyharborbenefits.com for more information regarding your benefits.

We encourage you to open or print this file and use it to help you as you go through the Open Enrollment process.

3. I’m having trouble navigating through the Open Enrollment process. Can I get help with this?

No worries! There is a quick tip guide to help you. A User Guide titled “[ADP Employee Self Service ADP Workforce Now enrollment instructions](#)” can be found on the **RESOURCES>TOOLS/REFERENCES** page in a Section titled **USER GUIDES**.

If your computer is having issues getting through the Open Enrollment screens, it could be the browser you’re using. Please download and use one of the recommended browsers (scroll to the bottom to see a list). If you are using a recommended browser and are still experiencing issues, please call MyLife Advisors at **(855) 547-8508** for assistance.

4. I don’t see my dependents information in ADP Workforce Now. How do I add it?

You can now add dependents during the enrollment process. You will be required to provide any necessary documents and will be contacted by ADP via emails on file. Please make sure your email is up to date. Be sure to select the correct relationship as there could be tax consequences.

5. What do I need to know about the Spousal Premium?

There is a one question Spousal Premium survey that asks if your spouse/domestic partner has waived medical coverage offered by their employer. Please answer yes or no. If you and your spouse will both be working for Energy Harbor in 2023, please answer no.

The spousal premium is built into the medical premium that you’ll see in ADP Workforce Now when you make your selection. It will not show on the summary page at the end of your enrollment.

6. I don’t see a couple of benefits that I was expecting to be automatically enrolled in?

There are certain benefits that you do not have to elect during the Open Enrollment process because you will automatically receive them in 2023. These include: Employee Assistance Program (EAP), Short Term Disability (STD), Basic Long Term Disability (LTD), Basic Employee Life Insurance, and Business Travel Insurance. These may not show up in your benefits summary when you submit your elections.

To view your benefits for 2023, navigate Home > Myself > Benefits > Enrollment > Your Benefits > View Benefits. In the top left calendar box, please select 01/01/2023.

7. In the ADP Workforce Now portal, there is an option to elect or waive Supplemental Long Term Disability. If I choose to waive this, will I still receive Basic Long Term Disability?

You are not given the option to select Basic Long Term Disability because you will automatically receive it. If you choose to waive the Supplemental Long Term Disability, you will still receive the Basic Long Term Disability benefits.

To view your benefits for 2023, navigate Home > Myself > Benefits > Enrollment > Your Benefits > View Benefits. In the top left calendar box, please select 01/01/2023.

8. What does the benefits summary show?

The benefits summary will only show you what you elected or actively waived during the Open Enrollment process. It will not show you the benefits that you are automatically enrolled in. Other than the automatic benefits, if it is not listed on the benefits summary, then it will be waived.

9. Can I double check what benefits I will receive next year, including those that I was automatically enrolled in?

To view your benefits for 2023, navigate Home > Myself > Benefits > Enrollment > Your Benefits > View Benefits. In the top left calendar box, please select 01/01/2023. Be sure to print or save this to your computer for your records

10. I accidentally chose the wrong answer to the Tobacco Usage question. Can I change this?

Please call MyLife Advisors at **(855) 547-8508** and they will change your selection for you. The MyLife Advisors are available Monday – Friday 8:00 am – 11:30 pm EST.

11. What do I do if some of my personal information is wrong in ADP Workforce Now?

If your personal information looks like it might be incorrect, please make note of it. Once Open Enrollment has ended, you will be able to make changes. This won't affect your Open Enrollment in any way.

Please note your most recent hire date is displayed in the ADP Workforce Now portal. All other relevant dates are also in the system for the purposes of calculating vacation accruals, etc., but they are not displayed.

18. If a spouse can get insurance through their employer, but we elect to put them on my insurance at Energy Harbor, what is the additional charge?

The additional charge is \$200 a month.

19. When a child /adult turns 26, does the insurance coverage end that day or the end of the year they turn 26?

Coverage ends at the end of the month of their 26th birthday.

20. Does my HSA contribution limit change if my spouse is over 65 and on Medicare as a secondary?

If the spouse is on Medicare, then the contribution can only be the single amount. It is your responsibility as the account holder to monitor contributions to your HSA to ensure that you do not go above the IRS annual limits specific to your situation. Please review this document [MEDICARE ELIGIBILITY AND YOUR HSA](#).

21. Can the Energy Harbor Health Care Contribution be directly added to my HSA?

If you elect a high deductible medical plan, your contribution will be automatically contributed to your HSA. If you do not elect a high deductible medical plan, your contribution will be automatically contributed to your 401(k) plan.

22. I am not eligible for HSA due to a secondary health insurance. Do the same rules apply this year?

Yes, the same rules apply. Only certain retired military or those eligible for Medicare qualify for an exception, please contact Bill Thompson, Manager of Compensation & Benefits wwwthompson@energyharbor.com

23. Is my Health Equity Flexible Spending card still good?

Yes. For 2022 claims, you have until 12/31/2022 to use the card. After 12/31/2022 you will need to use the "pay me back" option via your Health Equity account to pay for 2022 claims. You can begin using your card for 2023 claims in the 2023 plan year.

24. Is enrollment in pet insurance through Nationwide only available during open enrollment?

No, employees have the option to enroll at any time.

25. What is a Qualifying Life Event?

A qualifying life event or status change can include Marriage, divorce, birth of a child, change in benefits due to a spouse's job change. Please visit EnergyHarborBenefits.com/eligibility for more information or contact a MyLife Advisor by calling **(855) 547-8508**.

Qualifying Life Events must be reported within 31 days of the event in order to make changes to your benefit enrollments. Otherwise, you will need to wait until the next Open Enrollment or another qualifying life event

26. I'd like to add my Domestic Partner to benefits during Open Enrollment. What do I need to do?

You can add a domestic partner to your Medical, Dental, and/or Vision benefits during Open Enrollment by adding them on the Dependent screen during the Open Enrollment process and then selecting the appropriate coverage tier for the benefit plan you wish to enroll them in. You will also need to provide an Affidavit of Domestic Partnership, which can be located by clicking on the "Additional Details" link within the benefit. You only need one affidavit, which will cover enrollments in Medical, Dental and/or Vision. You can also obtain the form by calling a MyLife Advisor at (855) 547-8508, or on the **RESOURCES>TOOLS/REFERENCES** page under the **BENEFITS INFORMATION** section.

27. Where can I find contact information?

Visit EnergyHarborBenefits.com/contacts for a list of contacts with their websites and phone numbers.

28. How do I update my beneficiaries for Life Insurance?

You can update your beneficiaries for Life, Health Savings and 401(k) by reviewing the documents **RESOURCES>TOOLS/REFERENCES** page under the **BENEFICIARY UPDATES** section. Please contact the respective benefit provider for any specific questions or concerns.

29. Does the Company offer Long-Term Health Care insurance?

No, this is not an option that the Company offers.

Recommended Browsers

- Google Chrome™
 - ADP supports version 73 and higher on Chrome on Microsoft Windows® 7 SP1 (32 and 64 bits), Microsoft Windows® 8.0 (32 and 64 bits), Microsoft Windows® 8.1, Microsoft Windows® 10, Apple® Mac OS® El Capitan, and Apple® Mac OS® Sierra.
- Microsoft® Internet Explorer® *
 - Version 11 on Microsoft Windows® 7 SP1 (32 and 64 bits), Microsoft Windows® 8.0 (32 and 64 bits), Microsoft Windows® 8.1, and Microsoft Windows® 10.
- Microsoft® Edge®
 - The Edge browser does not support ActiveX controls. On-Site Printing (OSP) and manual check printing functionality will not work with the Edge browser. Windows® 10 includes IE 11, which can be used for OSP and manual check printing.
- Mozilla® Firefox®
 - ADP supports version 66 and higher on Firefox on Microsoft Windows® 7 SP1 (32 and 64 bits), Microsoft Windows® 8.0 (32 and 64 bits), Microsoft Windows® 8.1, Microsoft Windows® 10, Apple® Mac OS® El Capitan, and Apple® Mac OS® Sierra.
- Apple® Safari®
 - Versions 11 and 12 on Apple® Mac OS® Sierra.