



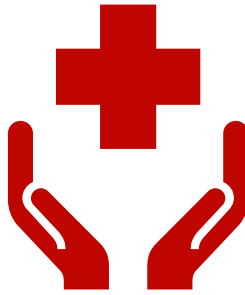
# Benefits FAQ's

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# Benefits FAQ's

## 401K

Q: Who is the current 401K Provider?

A: BOK Financial.

Q: When am I eligible to participate in the 401K Plan? Is there a vesting schedule and company match?

A: Employees are eligible the first of the month following 60 days of employment. There is no vesting schedule, you are 100% vested from day 1. The company matches dollar for dollar for the first 4%.

Q: Am I able to make changes to my 401K plan during the year? Or do I have to wait until Open Enrollment?

A: Employees may make changes to their elections anytime during the year.

Q: What is the phone number and hours of service for BOK's representatives?

A: 1-800-876-9557, Monday – Friday 7am – 7pm CST.

Q: Does BOK have a website? If so, what functions will I be able to do myself without a representative?

A: Yes, the website is [www.startright.bokf.com](http://www.startright.bokf.com). You'll be able to enroll, make contribution elections, select investment types, use the financial planning worksheet, apply for a loan, select beneficiaries and much more.

Q: I have another 401K account with my previous employer. Does BOK have rollover options?

A: Yes, you may enroll other compatible 401K plans into your BOK account. Call BOKF at 1-800-876-9557 to begin the process.



# Benefits FAQ's

## **Medical/ Prescriptions**

Q: Who is the current Medical Provider?

A: The Medical Provider is ABA (Assured Benefits Administrators) using a United Health Care's network of doctors.

Q: Is there more than one plan offered to employees?

A: Yes, there is a Preferred Provider Organization (PPO) and a High Deductible Health Plan (HDHP) Medical plan to choose from.

Q: What if I enrolled in the HDHP that has a Health Savings Accountant (HSA) card and I have not received the card.

A: You will need to reach out to Optum Bank at 1-866-234-8913 to request a new card.

Q: How do I order a new or extra insurance card?

A: Please call Jessie at MyPHA 972-591-2660. You may also visit the member portal at <https://portal.abadmin.com/Logon/> to register and order your card. You can also call 1-888-854-8262.

Q: Who is the current prescription provider?

A: TrueRx.

Q: What happens if I try to fill a prescription and it's denied?

A: Please reach out to Jessie at MyPHA at 972-591-2660 and he can assist.

Q: I keep hearing about SHARx. What is this? How will I know if it pertains to me or my dependents?

A: SHARx is a prescription program that we are using for certain medications being used by current employees and their dependents. Please be sure to check your email frequently for notifications from SHARx or a phone call if you or any of your dependents need to enroll in this program. Please contact Jessie at MyPHA at 972-591-2660 and he can assist.



# Benefits FAQ's

Q: Where can I find the Summary Plan Descriptions (SPDs) if I need more information on the plans?

A: All SPDs can be found on the home page of UltiPro along with the full benefit guide.

Q: How can I access the Employee Assistance Program (EAP)?

A: You can access the EAP services by calling 877-595-5281 or at [www.guidanceresources.com](http://www.guidanceresources.com) and providing the Web Id: EAP Business.

## **Dental/Vision**

Q: Who is the current dental and vision provider?

A: Sun Life.

Q: Do they issue cards to employees?

A: They do not issue cards to employees, however, you may access their app at [www.sunlife.com/mobileapps](http://www.sunlife.com/mobileapps) to access your ID card. Or you can set up your online account at [www.sunlife.com](http://www.sunlife.com)

Q: How do I find a dentist with Sun Life?

A: You may reach out to Jessie at MyPHA at 972-591-2660. You may also access their app at [www.sunlife.com/mobileapps](http://www.sunlife.com/mobileapps) or set up your online account at [www.sunlife.com](http://www.sunlife.com) to access the network of dentists.

Q: How do I find a vision provider?

A: You may reach out to Jessie at MyPHA at 972-591-2660. You may also access their app at [www.sunlife.com/mobileapps](http://www.sunlife.com/mobileapps) or set up your online account at [www.sunlife.com](http://www.sunlife.com) to access the network of vision providers.



# Benefits FAQ's

## **Worksite Plans - Hospitalization, Accident and Critical Illness**

Q: Who is the current provider for the Worksite Plans?

A: The Standard.

Q: I've enrolled in a worksite plan. How do I file a claim?

A: You may create your account on <http://www.standard.com/>, complete the claim form and upload any supporting documents via the member portal. You may also reach out to Jessie at MyPHA at 972-591-2660 for guidance.

Q: How do I get reimbursed for the Wellness Health Maintenance Screening Benefit? How much do I get reimbursed?

A: You may create your account on <http://www.standard.com/>, complete the claim form and upload any supporting documents via the member portal. You may also reach out to Jessie at MyPHA at 972-591-2660 for guidance. For the hospital and critical illness plans it is \$50 per insured person, per calendar year. For the accident plan, it is \$200 per insured person, per calendar year.

## **Chalk Bucks**

Q: What are Chalk Bucks?

A: Chalk Bucks is a monetary award program where the Chalk Bucks can be turned into gift cards, tickets, and products from numerous companies through <https://cmstx.awardco.com/>

Q: When and why do Chalk Bucks get issued? How will I know if I have any?

A: Chalk Bucks get issued for going above and beyond in your job (issued anytime by managers), top performers (issued monthly by managers), violation-free DOT inspections (issued around the 15th of each month for the previous month) and being accident-free 2-yrs and above (issued around the 15th of each month for the previous month). You will receive an email when Chalk Bucks have been issued to you.



# Benefits FAQ's

## **Leave of Absences - Family Medical Leave Act, Short-Term Disability and Long-Term Disability**

Q: Who is the current leave of absence vendor?

A: Sun Life.

Q: What do I need to take a leave of absence?

A: **Please notify your Manager of your need to request a leave of absence.**

You may create your account at [www.sunlife.com](http://www.sunlife.com) and click on the “submit a claim” tab to start the process. You may also submit your claim by phone by calling Sun Life at 1-888-444-0239, Monday through Friday, 8:00 a.m. to 8:00 p.m. E.T.

Q: Will this process be the same for applying for FMLA, STD and LTD?

A: Yes, the process for applying for all leaves will be the same. Once you've applied for your leave of absence and Sun Life has received your claim, you will receive an acknowledgment packet from Sun Life with the next steps in the process. .

Q: What if I don't have STD, LTD and don't qualify for FMLA (employed less than 1 year). Do I need to file a leave of absence claim with Sun Life?

A: Yes, you will still need to submit a leave of absence claim as instructed above so your time away from work will be an approved leave of absence.



# Contacts

| Coverage   | Carrier   | Phone  | Website/Email  |
|--|---|--|--|
| MyPHA  | Jessie Garcia   | <b>(972) 591-2660</b><br>M – F: 6:00am – 8:00pm (CST)          | <a href="mailto:jessie.garcia@mypha.com">jessie.garcia@mypha.com</a>   |
| Medical  | Assured Benefits Administrators (ABA)<br>Group Number: Overall - 70029  <br>HSA - 79079   PPO - 79080 | MyPHA<br><b>(972) 591-2660</b><br>M – F: 6:00am – 8:00pm (CST) | <a href="http://www.abadmin.com">www.abadmin.com</a>   |
| Prescription   | TrueRx<br>Group Number: TRUE1471  |  | <a href="http://www.truerx.com">www.truerx.com</a>   |
| Mobile Health Wellness Platform                        | Mobile Health<br>(You can download the app on the Apple App Store or Google Play)                     |  | <a href="http://www.mobilehealthconsumer.com/web/pages/login.html">www.mobilehealthconsumer.com/web/pages/login.html</a> |
| High Dollar Drug Savings Program                       | SHARx   | <b>(314) 451-3555</b>  | <a href="mailto:sharx@sharxplan.com">sharx@sharxplan.com</a>   |
| Health Savings Account<br>(For HDHP Participants Only) | Optum Bank  | MyPHA<br><b>(972) 591-2660</b><br>M – F: 6:00am – 8:00pm (CST) | <a href="http://www.optumbank.com">www.optumbank.com</a>   |
| Dental/Vision  | Sun Life<br>Group Number: 956535  | MyPHA<br><b>(972) 591-2660</b><br>M – F: 6:00am – 8:00pm (CST) | <a href="http://www.sunlife.com">www.sunlife.com</a>   |
| Basic Life<br>Basic AD&D                               | Sun Life<br>Group Number: 947421  | MyPHA<br><b>(972) 591-2660</b><br>M – F: 6:00am – 8:00pm (CST) | <a href="http://www.sunlife.com">www.sunlife.com</a>   |
| Voluntary Life<br>Voluntary AD&D                       |   |  |  |
| Short-Term and Long-Term Disability (STD and LTD)      |   |  |  |
| Accident<br>Critical Illness<br>Hospital Indemnity     | The Standard  | MyPHA<br><b>(972) 591-2660</b><br>M – F: 6:00am – 8:00pm (CST) | <a href="http://www.standard.com">www.standard.com</a>   |
| Employee Assistance Program (EAP)                      | GuidanceResources EAP   | <b>(877) 595-5281</b>  | <a href="http://guidanceresources.com">guidanceresources.com</a><br>Web ID: EAPBusiness                                  |
| 401(k) Retirement                                      | Bank of Oklahoma Financial (BOKF)   | <b>(800) 876-9557</b>  | <a href="http://www.startright.bokf.com">www.startright.bokf.com</a>   |
| Human Resources  | Chalk Mountain  | <b>(817) 473-1931</b><br>M – F: 8:00am – 5:00pm (CST)          | <a href="mailto:hr@cmstx.com">hr@cmstx.com</a>   |