



## **Benefits FAQ**

**Q: What insurance company administers the benefits?**

A: All benefits are administered through FCE Benefits. You can reach them by phone at 1-800-795-5534.

**Q: What does it take to be eligible for medical benefits?**

A: You must be at full-time status (average 30+ hours per week over a 13-week rolling period) to be eligible for full health benefits.

**Q: If I'm a full-time worker, do I have benefits?**

A: Yes! The route you run will determine which benefits package is available to you. To find out for sure, contact the Human Resources department via email at [hr@trtmail.com](mailto:hr@trtmail.com).

**Q: What if I want my family to be covered on the benefits package?**

A: New employees are given the opportunity to enroll their family members in the benefits package. Adding depends comes at the following cost, which would be deducted from your pay each pay period. To enroll in one of these options, a driver must complete the *Payroll Deduction and Benefit Election Form*. If a driver fails to complete this form, he/she is automatically enrolled in the Employee Only plan.

**Q: Where can I find the *Payroll Deduction and Benefit Election Form*?**

A: The form can be obtained from Human Resources via email at [hr@trtmail.com](mailto:hr@trtmail.com). Once the form has been completed, it can be scanned and emailed to [hr@trtmail.com](mailto:hr@trtmail.com) or faxed to 1-800-997-4401. This form will only initiate changes during open enrollment, as part of the new hire packet when beginning employment at Thunder Ridge Transport, or within 30 days of the effective date of a Qualifying Life Event, as outlined on the *Qualified Life Events* handout.

**Q: When can I enroll in coverage or change my coverage?**

A: New full-time employees have the option to enroll or waive their coverage when they are hired by Thunder Ridge Transport. Current employees can only change their coverage if they encounter a Qualified Life Event. For a list of these events, please view the *Qualified Life Events* handout.

**Q: When does coverage begin?**

A: Eligible employees will be covered for benefits under the plan on the first of the month following one month of continuous employment. "One month" shall mean a full calendar month, regardless of the number of days comprising that month. This means that an employee who begins continuous employment on the first of the month will be covered on the first of the second following month. An employee who begins continuous employment on a date other than the first of the month will be covered on the first of the third following month.

**Q: What if I want to waive the medical coverage?**

A: If you are a full-time employee (average 30+ hours per week over a 13-week rolling period), you must complete a waiver form and supply a front and back copy of your insurance card as evidence of your current participation in another employer-sponsored group medical plan. Failure to provide evidence to FCE within 30 days of completing, signing, and submitting this waiver will nullify this election and will result in your automatic enrollment in the medical benefits under the present plan. Your election to waive medical coverage will result in an allocation of the plan assets into a 401(k) for you in lieu of the plan’s medical coverage.

**Q: How do I know if I’m eligible to waive these benefits?**

A: If you have other current, active, comparable, employer-sponsored group medical coverage, you may elect to waive the medical benefits under the plan offered by Thunder Ridge Transport. In order to waive, you must satisfy one of the following qualities:

- You are a dependent on your spouse’s employer-sponsored group plan; or
- You are covered under a retiree plan through a previous employer; or
- You are covered under another plan through another current employer

Medicare, Tricare, and an entitlement to Veterans Administration (VA) Services do not qualify as “another employer-sponsored group medical plan for the purpose of waiving medical coverage under the present plan. Federal regulations intend for Medicare and Tricare beneficiaries to enroll in employer-sponsored medical coverage when offered. An entitlement to VA medical services does not constitute a “plan” and, therefore, does not qualify as “another employer-sponsored group medical plan” for the purpose of waiving medical benefits under the present Plan.

**Q: Where can I find the waiver form?**

A: The form is available under the *Benefits* section at [www.trtmail.com/employees](http://www.trtmail.com/employees). Once the form has been completed, it can be scanned and emailed to [hr@trtmail.com](mailto:hr@trtmail.com) or faxed to 1-800-997-4401 along with a front and back copy of your insurance card as evidence of your current participation in another employer-sponsored group medical plan. This form will only initiate changes during open enrollment, as part of the new hire packet when beginning employment at Thunder Ridge Transport, or within 30 days of the effective date of a Qualifying Life Event, as outlined on the *Qualified Life Events* handout.

**Q: What companies supply the benefits?**

A: See the chart below for a list of suppliers that provide the coverage under Thunder Ridge Transport’s plan.

<u>Coverage Type</u>	<u>Supplier</u>
Major Medical	United Healthcare
Life	Reliance Standard
Dental	Connection Dental Network
Vision	EyeMed

**Q: How can I find our In-Network Providers?**

A: Please call 1-800-226-5116 to select an In-Network Provider or visit the website [www.firsthealth.com](http://www.firsthealth.com). You have access to First Health Network PPO, a Preferred Provider Organization (PPO). The First Health Network participating hospitals, facilities, physicians, and other health care providers have contracted to provide medical services and treatment at a reduced cost. The savings created by the network are passed along to you in the form of lower plan co-payments.