



# 2026 Annual Enrollment

## Caregiver Frequently Asked Questions (FAQs)

Open Enrollment for 2026 benefits is November 3 – 14, 2025. During this time, you will be able to review your current elections, enroll, and/or make changes to your benefits. You can do this by visiting Aptia365 at [aptia365.com/helpathome](https://aptia365.com/helpathome).

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**PLEASE NOTE: NEW BENEFITS AND CHANGES TO BENEFITS FOR 2026 CAN BE FOUND IN THE BENEFITS GUIDE LOCATED ON THE KNOWLEDGE CENTER.**

#### GENERAL ENROLLMENT QUESTIONS

**1. What is Open Enrollment?**

Open Enrollment is a period when employees can make changes or enroll in benefits offered by Help at Home. Depending on your eligibility, benefits include medical, dental and vision insurance and much more!

**2. When is the Open Enrollment window this year and when will my benefits take effect?**

Open Enrollment for 2026 is November 3 - 14, 2025. The coverage you choose during open enrollment will be in effect starting January 1 – December 31, 2026.

**3. Is action required? Do I need to participate?**

No, action is NOT required by you to continue your benefits into the new plan year unless you would like to make changes to coverage and/or dependents. All 2025 benefits will automatically continue into 2026.

**Note:** It is highly recommended to review your current benefits and new premiums on Aptia365, even if you do not plan to make any changes.

**4. Where do I view my current benefits?**

- All employees will log in to **Aptia365** at <https://aptia365.com/helpathome>.
- Login with your existing account OR create a new account by selecting “New Users – Get Started.”
- If you experience any problems with registering your account or completing your enrollment, please call an Aptia365 benefits counselor at **855-746-3198** for assistance. Multi-language representatives and TTY services are available.

**5. What is the contact information for Aptia?**

- You can visit Aptia365 on the web at <https://aptia365.com/helpathome>.
- Questions by phone: 855-746-3198
  - Monday – Friday, 6 am – 8 pm CT
  - Saturday support: 9am - 1pm CT every Saturday between October 18 – November 22
- Chatbot support is available 24/7.

**6. How do I submit my open enrollment elections?**

- Log on to [Aptia365](#)
- Select the Open Enrollment tile on the home page.
- Follow the steps on the next pages to review or make changes to your dependent information and review all benefits available to you.
- Make sure you click **submit** at the end of the enrollment process to complete your enrollment!

**7. Who is considered an eligible dependent to enroll into coverage?**

The following dependents are eligible for coverage under our benefit programs:

- Your spouse or domestic partner
- Your biological children, stepchildren, adopted children, or children of a domestic partner up to the end of the month they turn age 26
- Adult dependent children over 26 who are totally disabled and certified as such by the insurance administrator
- Any children for whom you are the legal guardian or have a court order awarding permanent custody

**8. Can I make changes if I have already submitted my enrollment?**

Yes, you can update your open enrollment selections until **11:59pm CST** on November 14, 2025. Once you make your changes, you **must re-submit** those changes. If you do not select Submit at the end of your enrollment process, your updates will not be submitted, and your original submission will take effect.

**9. How do I submit my choices during Open enrollment if I am on leave of absence?**

Employees on leave of absence still have access to Aptia365 and will be able to participate and make your elections. Open Enrollment elections can be completed from anywhere and on any device.

- Log on to [Aptia365](#)
- Select the Open Enrollment tile on your home page
- Follow the steps on the next pages to review and make changes to your dependent information and review all the benefit pages.
- Make sure you click submit at the end of your enrollment process to complete your enrollment.
- Please note that you will receive an updated Direct Bill for elections that have a rate change with the January billing cycle.



- Employees on leave of absence will be able to make changes to benefits that do **not** require them to be actively at work. They will **not** be able to make changes to voluntary plans which include Accident, Critical Illness, Hospital Indemnity, disability or life coverage during Open Enrollment. Employees returning from leave will need to process a Qualified Life Event (QLE) through Aptia365 upon their return to enroll in the benefits previously not available. They will have 30 days from the leave return date to make these changes.

**10. What if I miss the Open Enrollment event?**

If you missed the Open Enrollment window of November 3 - 14, 2025, your next opportunity to make benefit elections will be during the next Open Enrollment held in the fall of 2026 or if you experience a QLE. Please reach out to Aptia365 for more information on QLEs or review the benefit guide for more information.

**11. If both myself and my spouse/domestic partner work for Help at Home, can we enroll into each other's plans?**

No. An individual **cannot** be covered as both an employee and dependent. For example, if both you and your spouse work at Help at Home, you can not enroll in family coverage while your spouse enrolls in coverage for him/herself.

**12. What if I am a NY employee (Edison or Preferred) not on Help at Home benefits, who should I contact?**

You can contact JN Savasta for additional information. Please email [benefits@helppathome.com](mailto:benefits@helppathome.com) for more information.

**13. When will I see my first benefit deductions out of my paycheck for the new plan year?**

The first deductions for the 2026 benefits will be deducted from your first paycheck in 2026.

**14. What happens to my benefits if my paycheck is short or I am not receiving a paycheck?**

Benefits will continue even when your paycheck is short, or you are not currently receiving a paycheck. If your paycheck is short for only one pay period, any missed benefit deductions will be collected on the next paycheck along with your regular benefit deductions. If you have not received a check in two or more pay periods, you will begin to receive a direct bill/invoice from Aptia365 which will need to be paid directly through the Aptia365 website or by mailing a check to Aptia.

**ELIGIBILITY QUESTION**

**15. I work more than 20 hours, why can't I enroll?**

Eligibility for the 2026 benefit plan year is determined annually and based on your current measurement period. Depending on your role, you must meet an average weekly hours requirement to determine what benefits are offered, if any. Eligibility is based on your measurement period and can change as an increase or decrease in hours can impact the average calculated weekly hours worked.

**16. What if I have a reduction in hours? Can I still receive coverage?**

Throughout the plan year, you may experience a reduction in hours for various reasons. If you are no longer receiving pay or are on an approved leave of absence, you will remain enrolled in benefits when you continue to pay your premiums through the Aptia365 direct-bill program.

## MEDICAL INFORMATION

### 17. Where can I learn more about the medical plan options?

Please visit the [Help at Home Knowledge Center](#) and click on the 2026 Benefits Guide to learn more about the medical plan options and also to download a copy of the guide. In addition, you can visit [Aptia365](#) for benefit information.

### 18. Will there be any rate changes for the medical plans in 2026 and how are they calculated?

There are rate reductions for the Pan-American PanaMed 1 and PanaMed 2 plans, including both Panamed bridge plans. If you enroll in one of these medical plans, you will see a decrease in premiums in your paycheck. The MEC medical plan rates will remain the same.

Please make sure to view all the additional benefit perks offered when enrolled in the Pan-American medical plans. You can view the plan rates in our benefits guide which is available in the [Help at Home Knowledge Center](#).

### 19. When should I expect to receive my new medical insurance card?

- Pan-American insurance cards will be issued and mailed after Open Enrollment closes and processed by Pan-American. Please note there may be a slight delay in receiving them before the new year. If you still have not received your card by the end of January 2026, please reach out to Aptia365 for more information.

### 20. Can I have virtual visits through my medical plan coverage?

Pan-American plans offer telehealth through HealthiestYou (Panamed plans 1 and 2, and both bridge plans)

- You can contact a doctor and receive treatment and prescriptions 24/7 over the phone for many reasons including;
  - Allergies
  - Cold and flu-like symptoms
  - Certain infections

### 21. Where can I find a list of medical providers for my insurance plan?

Pan-American – Go to <https://providerlocator.com/palicfh> or call 888-561-5759

## UNDERSTANDING YOUR PRESCRIPTION COVERAGE

### 22. Are there any changes to my prescription benefits in 2026?

Pan-American will not have any changes to the limited medical plans related to pharmacy in 2026.

### 23. Where can I find a list of covered medications?

Questions for Pan-American plans can be directed to 800-999-5382 related to any pharmacy details.

### 24. Who should I contact if I have additional questions about the prescription benefit?

Please reach out to your medical plan (Cigna Healthcare or Pan-American) directly once you are enrolled or refer to their websites for more detailed information on your medications and all pharmacy benefits available.

### 25. Are there any other prescription savings plans?

Below are some examples of discount programs, each available at thousands of pharmacy locations including major chains like CVS, Walmart, Rite Aid, Walgreens, and more. Please note that these programs do not act as insurance and typically can't be combined with other copay cards:

- GoodRx: [GoodRx.com](#)
- WellRx: [WellRx.com](#)



- CheaperRx: [CheaperRx.org](http://CheaperRx.org)
- SingleCare: [SingleCare.com](http://SingleCare.com)

#### IMPUTED INCOME/ DOMESTIC PARTNER/SPOUSAL SURCHARGE

##### 26. Medical, Dental, Vision Imputed Income is showing on my paystub. What is this for?

**Imputed Income:** *If you have a domestic partner enrolled in medical, dental or vision, the law requires that the portion of the rate to cover the domestic partner be paid on an after-tax basis. Imputed income is calculated on the employer-paid portion of the premium.*

#### DENTAL PLAN

##### 27. Where can I learn more about our Dental coverage?

This information can be found in the benefit plan summary located on the benefit website, [Aptia365](http://Aptia365), in the Benefit Guide located on the [Help at Home Knowledge Center](http://Help at Home Knowledge Center) or by visiting <https://www.deltadentalil.com/> or call 800-323-1743 for more information.

##### 28. Will there be any rate changes for 2026 and what are the current rates?

No, the rates for Dental will remain the same. Rate information can be found in the Benefit guide located on the [Help at Home Knowledge Center](http://Help at Home Knowledge Center) or by visiting [Aptia365](http://Aptia365).

##### 29. Will I receive dental ID Cards?

Yes. If you are new to the plan, you will receive a dental insurance card mailed to your home address. You can also access a digital ID card through the Delta Dental of Illinois website or mobile app.

##### 30. How can I find a Dental provider in my area?

You can find a provider by accessing [Delta Dental Network Provider](http://Delta Dental Network Provider), or by calling DeltaCare at 800-942-3772.

##### 31. Does the dental insurance cover braces/ orthodontia?

If you enroll in the Delta Dental of Illinois Enhanced Plan, orthodontia is covered with a lifetime maximum benefit of \$1,500 per covered member. Please refer to the benefit guide and plan document for details on coverage.

#### VISION PLAN

##### 32. Where can I learn more about our Vision Coverage?

This information can be found in the benefit plan summary located on the benefit website, [Aptia365](http://Aptia365), in the Benefit Guide located on the [Help at Home Knowledge Center](http://Help at Home Knowledge Center) or by visiting <http://www.vsp.com>.

##### 33. Will I receive a Vision ID card?

No. Vision ID cards will **NOT** be issued. You can register on the website to print or save a digital card. Visit [www.vsp.com](http://www.vsp.com) to view your card.

##### 34. How can I find a provider in my area?

Visit <http://www.vsp.com> or call 800-877-7195 to find in-network providers near you and for additional information.

## SUPPLEMENTAL INSURANCE- METLIFE

### 35. What is supplemental insurance?

These indemnity plans provide cash payments to help offset the cost of a covered medical event. These plans pay in addition to existing medical insurance benefits. Benefits and covered conditions vary by state. Review plan information on the Help at Home benefits enrollment site.

### 36. Where can I learn more about our supplemental insurance?

This information can be found in the benefits guide located on the benefit enrollment website, [Aptia365](#), on the [Help at Home Knowledge Center](#), or by call 855-746-3198.

### 37. What supplemental plans are available?

- Critical Illness insurance can help with treatment costs and complement your medical plan by helping to pay out-of-pocket expenses. Examples of covered conditions include cancer, heart attack, stroke, major organ transplant, and end-stage renal failure. You can elect covered amounts of \$10k, 20K and \$30K.
- Accident insurance can help you bounce back quicker by providing cash benefits if you experience a covered accident outside of work. Includes emergency room visits, hospitalization, doctor's visits, and physical therapy.
- Hospital Indemnity insurance can help pay the hospital and other bills related to a covered illness or injury. Benefits are provided for hospital admission and daily hospital confinement.

### 38. Do I need to be enrolled in a medical plan to use these insurances?

No. You do not need to enroll in any medical plan to be enrolled in these supplemental plans.

### 39. What is the wellness benefit with these plans? How often can I receive this benefit?

Included with Critical Illness Insurance and Hospital Indemnity Insurance: – Receive \$50 each year for approved preventive screening like an annual physical. You and each covered dependent can earn this credit.

### 40. Will I receive cards with this coverage?

No, you will not receive ID cards for these coverages. You can view your coverage by accessing the MetLife website at [Mybenefits.MetLife.com](http://Mybenefits.MetLife.com).

## LIFE INSURANCE

### 41. Can I enroll in additional life insurance?

When eligible, yes, you can enroll in additional life insurance for yourself, your spouse, and your eligible dependent children. Please refer to the benefits guides for additional information on this benefit.

### 42. What will happen to my life insurance if I leave HAH?

When you leave Help at Home, you may have an opportunity to port over your policy to an individual policy. A letter will be mailed by MetLife and sent to your home address. You will want to make sure you are responding to the portability information in a timely manner to port the policy over.

## RETIREMENT

### 43. Does HAH offer a 401(k)-company match?



No, Help at Home does not currently offer an employer match.

**44. Who do I contact if I have questions regarding my 401(k) account?**

Questions regarding the plan and investing should be directed to Fidelity Investments at 800-835-5097 or visit [www.401K.com](http://www.401K.com) for more information.

**45. How can I change my 401(k) plan contributions? Do I have to wait for Open Enrollment to make changes?**

No, you do not have to wait for Open Enrollment to make changes. You can either contact Fidelity at 800-835-5097 or login to [www.401k.com](http://www.401k.com) to make changes to your current contribution percentages. The changes will be reflected in your paycheck within one to two pay periods after the change has been made in the Fidelity system.

**46. Who is eligible to participate in 401(k)?**

All non-Union and Illinois Union employees aged 21 and older are eligible to participate in the 401(k) savings plan. Help at Home Indiana Caregivers cannot participate in the 401(k) plan.

#### EAP SERVICES

**47. How many sessions do I get with EAP?**

You will receive 5 sessions per presenting issue. SupportLinc also offers several other services for unique challenges faced by Help at Home employees.

**48. Who is the EAP vendor and what is their contact information?**

SupportLinc is our EAP vendor. You can contact a SupportLinc counselor by calling 888-881-5462 or you can visit them on the web at [supportlinc.com](http://supportlinc.com). The employer code is **helpathome** (no spaces).

#### HELP AT HOME DISCOUNT PROGRAM

**49. Where can I find information on the discount program HAH Offers?**

You can visit the Help at Home Advantage Discount page to take advantage of various employee discounts. Please visit [Help At Home Advantage \(workingadvantage.com\)](http://Help At Home Advantage (workingadvantage.com)).

**50. Are there any other discount services?**

If you are enrolled in a Cigna medical plan, you can access additional discount services by logging into their website at [mycigna.com](http://mycigna.com).