Help at Home
Care to Live Your Life.

2027 Annual Enrollment

Caregiver Frequently Asked Questions (FAQs)

Open Enrollment for 2027 benefits is November 2 – 13, 2026. 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.

Table of Contents

GENERAL ENROLLMENT QUESTIONS 1
ELIGIBILITY QUESTION 3
MEDICAL INFORMATION 4
UNDERSTANDING YOUR PRESCRIPTION COVERAGE 4
DENTAL PLAN 5
VISION PLAN 5
SUPPLEMENTAL INSURANCE 6
VOLUNTARY TERM LIFE INSURANCE 6
RETIREMENT 7
EAP SERVICES 7
HELP AT HOME DISCOUNT PROGRAM 8

PLEASE NOTE: NEW BENEFITS AND CHANGES TO BENEFITS FOR 2027 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 2027 is November 2 - 13, 2026. The coverage you choose during open enrollment will be in effect starting January 1 – December 31, 2027.

3. **Is action required? Do I need to participate?**
   No, action is not required to continue benefits into the new plan year unless you want to make changes to coverage and/or dependents. Although you do not have to actively elect coverage, it is highly recommended to

review your current benefits and new premiums on Aptia365, even if you do not plan to make any changes. You may be enrolled in a plan you no longer need or want.

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, or call them at 855-746-3198
   - 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
   - Take a screen shot or print the confirmation page for your records

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 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 13, 2026. Once you make your changes, you **must re-submit** those new 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. Please take a screen shot or print the confirmation page for your records.

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 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.
- Take a screen shot or print out the confirmation page for your records.

10. **What if I miss the Open Enrollment event?**
    If you missed the Open Enrollment window of November 2 - 13, 2026, your next opportunity to make a benefit election will be during the next Open Enrollment held in the fall of 2027 or if you experience a qualified life event (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 cannot 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?**
    As an employee of Edison Home Health or Preferred Home Care, you will need to contact the Benefit Administrator **J.N. Savasta Corp.** for ***ALL*** Benefit-related questions. Their phone number is 866-718-2379, and you can also email your question(s) directly to them at wageparityCSR@jnscorp.com.

13. **When will I see my first benefit deductions out of my paycheck for the new plan year?**
    The first deduction for the 2027 benefits elections will be on the 1/8/2027 check.

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 Aptia365.

ELIGIBILITY QUESTION

15. **I work more than 20 hours, why can't I enroll in certain benefits?**
    Caregivers must work an average of 30 hours per week to be eligible for most of HAH benefit plans. Eligibility is reviewed on a rolling basis every 6 months. If your eligibility changes, you will be notified. Remember, no matter how many hours you work, you are eligible for the Employee Assistance Program (EAP), 401(k) plan, and the discount program.

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 2027 Benefits Guide to learn more about the medical plan options and 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 2027 and how are they calculated?**
    Rates will change based on the medical plan and level of coverage that you select. Your rates may increase or decrease based on your election. You can view the plan rates in our benefits guide which is available in the Help at Home Knowledge Center.

    Please make sure to view all the additional benefit perks offered when enrolled in the Pan-American medical plans.

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 that 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 2027, 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

UNDERSTANDING YOUR PRESCRIPTION COVERAGE

21. **Are there any changes to my prescription benefits in 2027?**
    Pan-American will not have any changes to the limited medical plans related to pharmacy in 2027.

22. **Where can I find a list of covered medications?**
    Call 888-879-7336 to ask questions related to pharmacy benefits available under the Pan-American plans.

23. **Who should I contact if I have additional questions about the prescription benefit?**
    Please reach out to Pan-American directly once you are enrolled or refer to their websites for more detailed information on your medications and all pharmacy benefits available.

24. **Are there any prescription savings plans?**
    Below are some examples of discount programs, each available at thousands of pharmacy locations including major chains like CVS, Walmart, 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
- SingleCare: SingleCare.com

DENTAL PLAN

25. **Where can I learn more about our Dental coverage?**
    This year our dental plan will be administered by MetLife. Information on the MetLife dental plan can be found in the benefit plan summary located on the benefit website, Aptia365, in the Benefit Guide located on the Help at Home Knowledge Center, by visiting MetOnline - Common Access, or call 800-438-6388 for more information.

26. **Will there be any rate changes for 2027 and what are the current rates?**
    The rates will change based on the dental plan you choose and who is enrolled. Rate information can be found in the Benefit guide located on the Help at Home Knowledge Center or by visiting Aptia365.

27. **Will I receive Dental ID Cards?**
    Yes, you will receive a dental insurance card mailed to your home address. You can also access a digital ID card through the MetLife's website, or mobile app.

28. **How can I find a Dental provider in my area?**
    You can find a dentist by accessing Find a Dentist and select the "PDP Plus" network. You can also call MetLife at 800-438-6388.

29. **Does our Dental insurance cover braces/orthodontia?**
    If you enroll in the MetLife Enhanced Plan, orthodontia is covered with a lifetime maximum benefit of $1,500 per covered member. Please refer to the benefit plan summary and the benefit guide which can be found in the Help at Home Knowledge Center.

VISION PLAN

30. **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, in the Benefit Guide located on the Help at Home Knowledge Center or by visiting http://www.vsp.com.

31. **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 to view your card. The participating VSP provider will confirm your eligibility with your name and SSN.

32. **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

33. **What is supplemental insurance?**
    They are indemnity plans that provide cash payments that can help offset the cost of out-of-pocket medical expenses. 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, Aptia365, on the Help at Home Knowledge Center, or by calling 855-746-3198.

34. **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 calling 855-746-3198.

35. **What supplemental plans are available?**
    - Critical Illness insurance can help you pay out-of-pocket expenses that may incur in the event of a serious diagnosis. 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, or $30K.
    - Accident insurance provides a cash payment if you experience a covered accident outside of work. You can use this money to cover the cost of accident-related emergency room visits, doctors' visits, and physical therapy, for example.
    - Hospital Indemnity insurance provides a lump sum payment when you experience hospitalization due to a covered illness or injury.

36. **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 enroll in the supplemental plans.

37. **What is the wellness benefit with these plans? How often can I receive this benefit?**
    Included with Critical Illness Insurance and Hospital Indemnity Insurance: – Employees may receive $50 each year for approved preventive screening (like an annual physical, dental visits, etc.). You and each covered dependent can earn this benefit once you have submitted a claim.

38. **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.

LIFE INSURANCE

39. **Can I enroll in voluntary term life insurance?**
    When eligible, yes, you can enroll in voluntary term life insurance for yourself, your spouse, and your eligible dependent children. Please refer to the benefits guide for additional information on this benefit.

40. **What will happen to my voluntary term 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

41. **Does HAH offer a 401(k)-company match?**
    Yes, starting in 2027 HAH will match your eligible 401k contributions dollar for dollar, up to 2% of your pay. So, if you contribute 2% of your pay to your 401k, the company will contribute an additional 2%. To be eligible for the match, you must contribute to the plan, work 1000 hours, and be employed on December 31 of the plan year. The match will be paid out in the first quarter of the following year. Here is an example of how the match will work for an employee who makes $30,000 per year:

You Contribute %	You Contribute $	HAH Matches for plan Year
1%	$300	$300
2%	$600	$600
3%	$900	$600
4%	$1,200	$600
5%	$1,500	$600

42. **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 for more information.

43. **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 make changes to your 401k anytime by either calling Fidelity at 800-835-5097 or login to www.401k.com. The changes will be reflected in your paycheck within one to two pay periods after the change has been made in the Fidelity system.

44. **Who is eligible to participate in 401(k)?**
    Employees aged 21 and older are eligible to participate in the 401(k) savings plan (excluding Indiana Union employees)

EMPLOYEE ASSISTANCE PROGRAM (EAP) SERVICES

45. **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. The employer code is "**helpathome"** (no spaces).

46. **Who is eligible for EAP services?**
    All HAH employees, no matter how many hours you work, are eligible for the EAP along with your family members, including parents and in-laws.

47. **How many sessions do I get with EAP?**
    You will receive 5 free sessions per presenting issue. SupportLinc also offers several other services for unique challenges faced by Help at Home employees and their family members.

HELP AT HOME DISCOUNT PROGRAM

48. **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).