

Medical Plans

1. **Why did the firm change medical plan providers?**
We spent considerable time and effort to consolidate our medical plans into one platform for 2023. That process included reviewing many elements, such as the selection of a new medical plan provider, CareFirst BlueCross BlueShield.

2. **How do I find out if my doctor is in the CareFirst network?** You can use the CareFirst Find a Doctor Online Tool.

Before January 1, 2023, you can find a doctor as a CareFirst guest. Enter *Carefirst find a provider* in your internet search box. Once on the Carefirst Find A Doctor or Health Care Facility Page, click Search Now. Then, select the BlueChoice Advantage Network, enter your location and your provider's name. If your provider is not returned, please search again using the BluePreferred network.

After January 1, 2023, get started by logging in to My Account at [carefirst.com/my account](https://carefirst.com/my-account). You will need to set up your account. It just takes your member ID card and a few minutes to register.

3. **Do I need a new medical ID card and if so, when will I receive it?** Yes, you will need a new ID card as of January 1, 2023. Use this card for both medical and prescription drug coverage. ID cards will be mailed to your home address prior to January 1.
4. **Do the medical plans cover different services or have different provider networks?** You have the choice of two high deductible health plans for your coverage. Each plan gives you comprehensive coverage with the same network or providers and the same covered services. You can select the plan that is best for you.
5. **I am new to a High Deductible Health Plan (HDHP). How does that work?** With a HDHP, *in-network preventive care* is covered at 100% with no deductible. For other care, you must satisfy the deductible before the plan begins to pay any covered medical or prescription drug expenses. For more information on preventive care, refer to the CareFirst Preventive Guidelines found in the Benefits and Retirement Information Center (BRIC).
6. **How do deductibles work?** A deductible is the amount that you pay for covered health care services before the plan starts to pay. With a \$2,000 single deductible, for example, you pay for the first \$2,000 of covered services for yourself. With a \$4,000 family deductible, you pay for the first \$4,000 of covered services for yourself and your covered dependents.

7. **Do I need to satisfy a separate out-of-network deductible amount before the plan pays for any covered services with an out-of-network provider?** Yes, you must satisfy the out-of-network deductible before the plan pays for any covered services with an out-of-network provider. Covered expenses will cross apply to both in and out-of-network deductibles.


Health Savings and Flexible Spending Accounts

8. **How do I make an election to fund my Health Savings Account (HSA) or a Flexible Spending Account (FSA) from my pay in 2023?** All contribution elections for HSAs or FSAs are made online in Kronos. No paper form is needed.
9. **Do I need to make my HSA election during open enrollment?** Make your election now if you want to fund your HSA beginning in January 2023. Remember that you may add or change your HSA election during the year.
10. **Do I need to make any FSA election during open enrollment?** FSA elections, other than for transit and parking, do not roll over from year to year. If you would like to contribute to a Limited Purpose, Health Care or Dependent Care FSA in 2023, you must make this election during open enrollment and may not change this election during the year unless you have a Qualified Life Event.
11. **What is a Limited Purpose Flexible Spending Account (LPFSA)?** If you are enrolled in a HDHP and have an HSA, you can open a LPFSA to pay for your dental, vision and *post-deductible* medical expenses on a pre-tax basis. Any amounts you elect to contribute to a LPFSA are available for reimbursement as of the beginning of the year. Any unused funds at the end of the year are forfeited. There is no carryover or grace period.
12. **Can I elect to participate in the Health Care Flexible Spending Account and not the LPFSA?** You may participate in a Health Care FSA if you are not electing one of the ArentFox Schiff medical plans or are currently enrolled in Medicare.
13. **How do I open a HSA account with Optum Bank?** To open an account with Optum Bank, make your HSA – Optum Bank election during open enrollment. You will then receive information on how to open your account. Once your account is open, contributions withheld from pay will be deposited to your account. It is in your best interest to open your account promptly as contributions taken from pay will be held in a suspense account until your account is open.
14. **How do I transfer my existing HSA account to Optum Bank?** Once your account is open, you can use the Optum Bank HSA Rollover/Transfer Request Form to ask your current custodian to transfer the funds to Optum Bank or withdraw your money from your existing HSA and roll it over to Optum Bank within 60 days.
15. **Can I still fund my existing HSA from my pay to a bank other than Optum Bank?** In 2023, only Optum Bank will be funded from payroll. Of course, you may make direct contributions, such as via personal check, to your existing HSA bank, if you prefer.

Frequently Asked Questions

16. **Do I need to use all of my funds in my current FSA by the end of 2022?** You must use funds in your Limited Purpose, Health Care and/or Dependent Care FSAs by December 31, 2022. There is no grace period and any unused 2022 funds will be forfeited. You will have until March 31, 2023 to submit any expenses incurred in 2022 for reimbursement.

Enrolling in Benefits

17. **Do I need to enroll in benefits during open enrollment?** Since we have new medical plan options to choose from **we are encouraging everyone to enroll in benefits during open enrollment.** If you do not enroll and currently have medical coverage through the firm, you will automatically be enrolled in the CareFirst medical plan (\$2,000/\$4,000 deductible) at your current coverage tier.
18. **How do I log in to Kronos to make my benefits elections for 2023?** Log on to the firm's network and access Kronos through the desktop icon to complete your enrollment. Please make sure that all benefit categories have a  green check mark by them. To close the transaction, you will need to enter the last 4 digits of your social security number and click Accept.

More Information on Benefits

19. **Where can I find more detailed information on the benefit plans?** For more information on the benefit plans, visit the Benefits and Retirement Information Center (BRIC).
20. **Who do I contact if I have specific questions?** If you have questions that were not answered by this document, please email benefits@arentfox.com; hbandbenefits@schiffhardin.com or contact a member of the Benefits team.