



## INSURANCE PLAN FAQs

### Who Is Eligible?

Employees are eligible for insurance if they work an average of 30 hours/week.

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### What Are The Effective Dates?

- Medical Insurance (Anthem) benefits are effective on the employees first day of assignment, regardless of enrollment date. \*\*\*Enrollment must be completed within 30 days of start date
  - Dental, Vision, Short Term and Long-Term Disability, Critical Illness and Term Life Insurance (Principal) benefits are effective the first day of the month following the first day of employment, regardless of when you enroll. (Example: If your employment begins on October 6th, then your Principal insurance will be effective on November 1st).  
\*\*\*Enrollment must be completed within 30 days of start date
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### How Much Does It Cost?

- Medical – premiums range from \$30 - \$260 per week based on the level of benefits selected. ProLink offers a choice of two high deductible health plans (HDHP)
  - Dental – premiums range from \$5 - \$20 per week based on the level of benefits selected.
  - Vision - premiums range from \$2 - \$10 per week based on the level of benefits selected.
  - Long Term/Short Term Disability, Term Life and Critical Illness - premiums are based on current salary. During online enrollment, a premium amount will auto-generate. Benefit coverage can be elected or declined at that time.
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### When Can I Enroll In Benefits?

New Hire Benefit Enrollment must be completed in Workday within 30 days of your start date or coverage will be waived. Access Workday [here](#). The “New Hire Benefit” enrollment will be available once all On-Boarding items have been completed.

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### How Do I Make Changes To Benefits?

After the initial 30-day new hire enrollment period, changes to benefits can only be made during the annual Open Enrollment period (November with a January 1 effective date) or if a Qualifying Life Event occurs. A Qualifying Life Event can be a change in marital status, the birth or adoption of a child, a change in your dependent or spouse’s work status or coverage, etc.

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## **How Soon Can I Use My Benefits After I Enroll?**

*Insurance cards are sent to the address we have on file at the time of enrollment. It may take up to 30 days to receive your insurance cards. Benefit carriers contact information: (Anthem - Medical) 888-552-9159 (Principal – Dental) 800-247-4695, (Principal – Vision) 800-877-7195, (Principal – Voluntary Benefits) 800-986-3343.*

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## **Why Are Premiums Withheld In Advance?**

*Premiums are withheld in advance for the following month's coverage. Because of this, it is necessary to double deduct premiums during your first four weeks of employment plus any weeks worked prior to you enrolling in benefits. We encourage immediate enrollment to ensure you only receive the premiums withheld in advance for the following month's coverage. For Anthem and Principal, we offer retroactive enrollment during the first 30 days of work in the event you do not enroll immediately. If your enrollment is not immediate or changes to benefit elections are made after your first day on assignment, the four-week period may be extended. (Example 1: Start date Jan 1 (Enroll in benefits immediately) Double Deductions occur for 4 weeks. Example 2: Start date Jan 1 (Enroll in benefits on Jan 14) Double Deductions occur for 6 weeks.*

*Any extra premiums deducted and not used for the month in advance will be reimbursed at the end of your contract, depending on your end of service date.*

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## **What To Expect Between Assignments?**

*Benefit coverage will continue, with no interruptions if there is a 30 day or less gap between assignments. If you do not return to work within 30 days, benefit coverage will terminate at the end of the calendar month of the last day you worked for ProLink. COBRA information will be mailed to you from Chard Snyder. If you return on assignment after 30 days, you will have 30 days to re-enroll in benefits.*

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## **Can I Select Benefits When I Start A New Assignment?**

*Starting a new assignment, extending an assignment, or moving to a new facility are not qualifying events to elect/change benefit coverage if you have less than a 30 day gap.*

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## **How Can I Update My 401K?**

*You can update or stop 401K deferrals at any time from the benefits applications in Workday, 401K changes will be reflected on the following week's check if they are entered by Noon on Tuesday. You can view your 401K balance via APB Retirement's website:*

*<https://www.apbretirement.com/>*

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## **How Can I Update My HSA?**

*You can update or stop HSA contributions at any time from the benefits applications in Workday, HSA changes will be reflected on the following week's check if they are entered by Noon on Tuesday. To request a new HSA card, please contact Anthem at 855-831-8741*

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