



# Frequently Asked Questions 2025 Annual Enrollment

The Annual Enrollment window opens Wednesday, Oct. 2 to make 2025 benefit elections. Failure to enroll by Wednesday, Oct. 16 will result in no coverage for 2025. Visit [windstreambenefits.com](http://windstreambenefits.com) to enroll. FAQ updated as of Sept. 2, 2024.

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## Enrollment System Tips

### Confirmation

Our benefits partner, Businessolver, uses a confirmation statement and a confirmation number to confirm completion of your enrollment. Please download or save this information for your reference and records.

### Medical Plan Order

The system orders medical plans alphabetically. Even if UMR is your lower cost provider, Blue Cross Blue Shield will show first in the list of plans. Please make sure you look at the cost of both plans and select the lower cost carrier, if desired.

### Medical Plan Recommendation

The enrollment system will recommend a plan based on your answers to the guided-shopping questions. The medical plan design is the same for both BCBS and UMR. Please review your plan and carrier election carefully to ensure you have selected the lower cost carrier, if desired.

### Unverified Dependents

Unverified dependents are those who are new to coverage for 2025 and/or were not enrolled in 2024 medical, dental, or vision. They will need to be verified within 30 days of making your enrollment selections. Your unverified dependents will not show as enrolled in medical, dental, and/or vision, and your medical, dental, and vision rates will not reflect the cost of those

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dependents until the verification process is complete. After your dependents are verified, you may go back and update your HSA contribution up to the family maximum, if desired.

### **Company Paid Benefits**

All eligible employees are automatically enrolled in Basic Life, Basic AD&D, Short-Term Disability, Long-Term Disability, and the Employee Assistance Plan. There are no changes to these plans and Windstream pays the full cost. Short-term disability will not show in the platform as it is a pay policy administered by Windstream payroll.

### **Beneficiaries**

Beneficiary information from 2024 remains in the enrollment system for 2025 for each benefit plan that requires a beneficiary (basic, voluntary, AD&D, and supplemental). You can update your beneficiary information at any time, but it is a wise practice to review at least once a year during annual enrollment.

## **Annual Enrollment**

### **Q. When is Annual Enrollment?**

A. This year's Annual Enrollment begins Wednesday, Oct. 2, 2024, and ends on Wednesday, Oct. 16, 2024. During this time, you must enroll to have health benefits starting January 1, 2025. Your current medical, dental, and vision coverage plus savings and spending accounts will not continue after Dec. 31, 2024; these benefits do not "roll over."

### **Q. Do I need to enroll? What happens if I do nothing?**

A. Yes, action is required! Even if you were just hired and completed 2024 enrollment, you must make your 2025 health and welfare benefits elections between Oct. 2 and Oct. 16, which is the Annual Enrollment period. If you do not take action to enroll, you will not have Windstream benefits coverage in 2025.

### **Q. How do I enroll?**

A. Starting Oct. 2, visit [windstreambenefits.com](https://windstreambenefits.com) to enroll. You can review enrollment information and link directly to the enrollment platform by going to [windstreambenefits.com](https://windstreambenefits.com).

The enrollment website will guide you through the enrollment process step by step. As you go through the site, you will see the coverage details and costs for each plan clearly displayed. When you get to the end, you will have a chance to review your selections and see your total cost. It is that simple!

If you need assistance enrolling, you may contact Businessolver at **888.850.1712** from 7 a.m. – 7 p.m. CT, Monday through Friday.

### **Q. Who is eligible to enroll in Windstream benefits?**

A. Health coverage is available to all U.S. based employees regularly scheduled to work at least 30 hours per week and their eligible dependents, including a legal spouse (not separated or divorced), dependent children, and dependent grandchildren.

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**Q. What information is required to enroll my dependent in coverage?**

A. If you are enrolling dependents in a Windstream plan for the first time, you will need to provide their name, date of birth and social security number. In addition, you will need to submit government-issued documentation showing your relationship, such as birth and marriage certificates. Since you may need to order documents from vital records/your local clerk's office, please begin collecting these documents immediately. Dependents who were verified for coverage in 2024 will not need to be re-verified; you will be asked to attest to their continued eligibility as a dependent on a Windstream plan.

**Q. How is dependent verification documentation submitted?**

You can upload the documents in the enrollment system.

**Q. How long do I have to provide proper documentation?**

If you newly enroll dependents on a Windstream medical, dental or vision plan, you will have 30 days from the day of your enrollment to submit documentation.

**Q. How long will it take to confirm my dependents are eligible?**

The standard turn-around time is 2-3 business days after receipt of documentation. However, with increased volume during annual enrollment, the time may increase to up to 30 calendar days.

**Q. I'm a Canadian employee, do I have access to Windstream's benefits?**

A: The benefits related to this annual enrollment are only available to U.S. based employees. Canadian benefits will remain as is. No action is required to continue coverage under Canadian health plans.

**Q. Does Windstream cover domestic partners?**

A: Since marriage equality and the opportunity to marry exists between same-gender and opposite-gender partners, Windstream does not offer insurance coverage to unmarried partners of any gender.

**Q. What should I consider before I enroll in my benefits?**

A. We encourage you to give some thought to these questions before you enroll:

- How much health care and what type of care did you and your covered family members use this past year?
- Will your needs be similar to last year? Do you foresee any changes?
- How do you prefer to handle costs? For instance, would you rather pay more from your paycheck for a medical plan that covers more of your costs when you need care, or pay as little as possible from your paycheck – even if that means bigger bills when you need care?
- How much life insurance do you need to feel comfortable and well protected?

Carefully consider all your enrollment decisions. After Annual Enrollment ends, you won't be able to change your benefits until the next annual enrollment period, unless you experience a qualified life event, like a marriage, divorce, birth of a child or a change in your spouse's work status.

**Q. What if I make a mistake when I enroll in my benefits?**

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A. We encourage you to review your benefits carefully after enrolling to ensure you have enrolled yourself and your intended dependents in the plan you choose. Please save your benefits confirmation as a record of your enrollment. If you realize you made a mistake after the enrollment window closes, you should contact Businessolver at 888.850.1712 before your 2025 benefits begin. Please note that you must have enrolled during the enrollment window to make changes. If you miss the enrollment deadline of Oct. 18, you will not be able to enroll unless you have a qualifying event.

**Q. What if I have a life event such as the birth of a child in October, November, or December 2024?**

A. You will need to enter the life event in the Businessolver platform and enroll in both 2024 and 2025 coverage.

## Benefit Plans

**Q. Where can I learn about my health and welfare benefit options?**

A. With many benefit choices, you have important decisions to make. We have education and resources to ensure you understand your options and feel confident about the enrollment process, including:

- **windstreambenefits.com** – Beginning in Sept., **windstreambenefits.com** will provide details you need to understand your options.
- **Annual Enrollment Decision Guide** – The guide provides an overview of your benefits and is available to view, download, or print on **windstreambenefits.com**.
- **Enrollment platform and mobile app** – You are able to access the enrollment platform and from there download the mobile app through **windstreambenefits.com**. This site provides education and decision-support tools to help you select the benefits that are right for you.

**Q: Is my medical insurance going to cost me more than last year?**

A: For 2025, medical rates are increasing, and the amount will depend on the plan and tier selected.

**Q. Will there be medical surcharges?**

A. Yes, the following surcharges will remain in place.

- **Spousal Surcharge** – Windstream has a spousal surcharge of \$100 per month (\$46.15 per pay period) for any spouse who has coverage available through his/her employer and chooses to be on a Windstream medical plan. If your spouse is not offered coverage through his/her employer or is not employed, the surcharge does not apply. If your spouse is employed by Windstream, the surcharge does not apply.
- **Tobacco Use Surcharge** – A \$50 monthly surcharge (\$23.08 per pay period) will be applied to each medically enrolled employee and spouse who attest to using tobacco products during enrollment. If you or your spouse complete a tobacco cessation program or quit tobacco use, you can have the surcharge removed prospectively by

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updating your/your spouse's tobacco status in the enrollment platform.

**Q. What about preventive care?**

A. Windstream health plans cover a set of preventive services in-network at no cost to you, even if you haven't met your deductible. Covered preventive care services include biometric screenings, mammograms, colonoscopies, vaccines and well-woman visits. Be sure to follow the recommended age guidelines outlined in the medical summary plan description when scheduling your preventive care. Also, certain medications are defined by the IRS as preventive. Preventive prescription medications are available at a coinsurance rate whether or not you have met the deductible of your medical plan.

**Q. Will I get new ID cards?**

A. For 2025, medical and Rx ID cards will only be issued to those newly enrolling in the plan or those with a plan change. Current ID cards can also be viewed in the Included Health app or website and in the Surest app or website.

New My Choice HSA/FSA debit cards will be mailed in late 2024 for those who newly enroll in one or more of those plans. Current HSA/FSA debit cards can continue to be used.

If you make changes to your benefits during enrollment, hold on to all cards until you receive new ones. Remember, vision and dental ID cards are not required but can be downloaded from the provider's website. Medical and Rx ID cards can always be found in the Included Health app.

**Q. How can I tell if my doctor is in-network with BCBS or UMR?**

A. Using in-network providers saves you money. You can easily find doctors in your medical plan network by visiting each provider's website:

**Blue Cross Blue Shield**

1. Visit [windstream.blueadvantagearkansas.com](http://windstream.blueadvantagearkansas.com).
2. Scroll down to the appropriate category: **Georgia Employees, Florida Employees or All Other Employees.**
3. Update your location and start searching.

**UMR/UnitedHealthcare**

1. Visit [UMR.com](http://UMR.com).
2. Enter "**UnitedHealthcare Choice Plus Network**" in the provider network box.
3. Click **View Providers.**
4. Enter your doctor's name, facility or specialty in the keyword search.

You may also call Included Health for assistance locating an in-network physician.

**Q. Who can I contact with questions?**

A. For questions regarding your 2025 benefits, you have the following options available to you for personalized service:

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- **BCBS and UMR Medical Insurance Questions and Claims Issues**– Windstream provides access to Included Health at no cost to you. Included Health can be reached at **855-524-8426**.
- **Surest Plan Questions and Claim Issues** – Surest Plan members can contact the Surest team at **866-683-6440** for all questions and issues.
- **Enrollment** – If you need help choosing your plan or have trouble navigating the enrollment system, Businessolver offers a team to provide you with personal support. Just pick up the phone or chat with them online if you need help. Assistance will be available by phone at 888.850.1712 or online at [windstreambenefits.com](https://windstreambenefits.com) starting when the enrollment window opens on Oct. 2.

## Health Savings and Spending Accounts

### Q. What is the difference between an HSA and a Health Care FSA?

A. A Health Savings Account (HSA) offers you the ability to save tax-free money to pay your health care expenses. In addition to your own contributions, Windstream also provides up to a \$600 tax-free company contribution if you enroll in a Windstream medical plan and elect an HSA. The company contribution will be deposited in prorated amounts throughout the year each pay period. With an HSA, the account is yours to keep – unused money rolls over year after year, and it can even be used to help plan for health care expenses in retirement.

A Health Care Flexible Spending Account (FSA) is a pre-tax benefit account that is also used to pay for eligible medical expenses. You cannot contribute an HSA and have a rollover to an FSA in the same plan year. Unlike an HSA, a Health Care FSA is a “use it or lose it” account. You are allowed to roll over an IRS defined amount of unused funds if you enroll in an FSA the following year. Your full annual election is available at the start of the plan year with a Health Care FSA, regardless of how much you have contributed thus far.

### Q. Can anyone enroll in a Health Savings Account (HSA)?

A. No. This plan design is governed by federal regulations. You cannot contribute to an HSA if:

- You are enrolled in Medicare, TRICARE or TRICARE for Life,
- You are claimed as a dependent on someone else’s tax return,
- You are covered by a Full Medical Flexible Spending Account, or
- You are covered by any other health plan that is not a federally qualified, high deductible plan.

If you are newly enrolling in an HSA, you’ll be prompted to affirm the set-up of a health savings account during your online Annual Enrollment session while making your medical election. If you do not open an HSA or provide documentation per the US Patriot Act verification process if requested, Windstream will be unable to make its contribution.

### Q. What family members can I cover on a Windstream medical plan with an HSA?

A. All eligible family members may be enrolled in a medical plan. However, federal law only allows your federal tax dependents to have claims paid from your HSA.

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**Q. Can I have a Medical Flexible Spending Account and a Health Savings Account?**

A. No. Federal law does not permit you to participate in a Full Medical Reimbursement Flexible Spending Account (FSA) if you enroll in a Health Savings Account. You'll still be able to participate in Dependent Care Reimbursement, Mass Transit and Parking Reimbursement Accounts.

**Q. Can I enroll in a Flexible Spending Account (FSA) if I don't enroll in a Windstream medical plan?**

A. Yes. You can enroll in an FSA account without enrolling in a Windstream medical plan.

**Q. Can I enroll in a Health Savings Account (HSA) if I don't enroll in a Windstream medical plan?**

A. No. Enrollment in a Windstream HSA account is dependent on enrollment in a Windstream high-deductible medical plan.

**Q: Once I choose how much I want taken out of my paycheck for my HSA contribution, can I change it?**

A: Yes. You will be able to change your contribution throughout the year through the enrollment platform. However, you are responsible for making sure your annual voluntary contribution does not exceed the annual limits set by the IRS.

## Benefit Enrollment Tools

**Q. What is Benefitssolver, powered by Businessolver?**

A. Benefitssolver is an online benefits shopping and enrollment platform where you will enroll in your Windstream health and welfare benefits during Annual Enrollment. Through the platform, you will choose from a selection of benefits. The website has decision-support tools to help you see which plans best fit your unique needs.

**Q. How will Businessolver platform help me make decisions?**

A. As you enroll in the platform, you will find key information displayed for each plan, including coverage details and what it will cost. You will also find tools, tips, and other information to help you better understand your benefit options.

If you need help finding the right coverage, you can use the MyChoice "best match" feature. After you log in, you will be asked a few profile questions about your insurance usage, payment preference and ability to afford an unexpected medical expense. Then, the platform will show you the plans that may best match your situation. While the decision is yours, these suggestions may help you make an appropriate choice. Keep in mind that the "best match" may not always be the lowest cost carrier or plan but may most closely match your risk tolerance and savings strategy.

**Q. How will the enrollment platform help me stretch my health care dollars?**

A. The platform will help you take control of your health spending by:

- Clearly showing the costs associated with each plan.

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- Offering a range of options at different prices.
- Helping you find the most cost-effective plan for your needs.
- Offering valuable tax savings through health and dependent care accounts.
- Giving you access to group discounts on additional benefits such as auto and home insurance, pet insurance, and more.

## Other Benefits Questions

### **Q. What do I do if I experience a qualifying life event during or after enrollment?**

A. Qualifying events such as a marriage, death, birth or divorce are effective on the date of the event. Should you have a qualifying event before the end of 2024, you will need to change your benefits within 30 days of the event to enroll for coverage for the remainder of the year and for 2025.

### **Q. Are voluntary medical supplement plan premiums pre-tax or post-tax?**

A. Supplemental medical premiums are deducted on a post-tax basis. Claim payments made are not taxable.

### **Q. I was recently hired, where do I enroll?**

A. If you were employed by Oct. 6, you will need to enroll in Windstream benefits for 2024 coverage. You will also need to enroll for 2025 benefits coverage during annual enrollment. Those with a start date of Oct. 7 or after will only need to enroll for 2025 benefits coverage.

## Preparing for Enrollment

### **Q. What information do I need to enroll my dependents?**

A. Gather birth dates and social security numbers of dependents you plan to newly enroll. The law requires Security Numbers (SSN) for all family members enrolled in insurance. Please make sure that the SSN for each of your dependents is correct. Failure to update the SSN will result in a tax penalty for you and may cause issues with processing your claims. If your dependents were verified for 2024 coverage, you will not need to re-submit verification documentation.

### **Q. What do I need to do to verify that my dependents are eligible for coverage?**

A. If you plan on enrolling a dependent, you will need to gather and submit government-issued documentation showing your relationship, like birth and marriage certificates. **Since you may need to order documents from vital records/your local clerk's office, please begin collecting these documents immediately.**

### **Q. Where do I go when I need help enrolling?**

If have questions about enrollment or dependent verification, Businessolver benefits counselors will be available by phone (888.850.1712) Monday through Friday from 7 am to 7 pm CT. Chatbot Sofia is also available throughout the enrollment platform.

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