

# Enrollment FAQs

Have Questions About Your Enrollment?

Here are answers to Frequently Asked Questions about enrolling in benefits:

## GENERAL QUESTIONS ABOUT ENROLLMENT

### When can I enroll?

If you are in a benefits eligible position, you have from your hire date until the first of the month following either one or two full calendar months to enroll. You will see a countdown to your enrollment deadline when you register and login to MyBenefits Online at [www.benefits.hcr-manorcare.com](http://www.benefits.hcr-manorcare.com). You can also check with your Human Resources representative where you work for your specific deadline.

### How will I know if my enrollment “worked”?

In order to finalize your benefits elections in MyBenefits Online, you must go through the whole enrollment process then click on the “I Agree” button to submit your enrollment. A CONFIRMATION number will appear as proof the online part of your enrollment is complete. Record and/or print your confirmation page and number – you don’t have to print it, but it’s a good idea. Keep in mind, if you need to submit dependent verification documents to Businessolver or Evidence of Insurability to MetLife, you must do so by your enrollment deadline.

### I don’t have a computer how can I enroll?

The only way to complete your enrollment is by using a computer, tablet or smart phone with Internet access. If you don’t have your own computer or smart phone, here are a few options:

- Most public libraries have computers with Internet access that are free and open to the public to use.
- You can use a friend’s or family member’s computer. All that’s required is access to the Internet.
- At many skilled nursing facilities, there is a “training computer” used for HCR ManorCare University training. These computers may be used by employees to complete their benefits enrollment.
- Your HRD can sit with you at his/her computer and help you with your enrollment.

### I don’t have an e-mail address. Will I need one to enroll?

Providing an e-mail address is optional when enrolling; however, by providing one, it allows us to give you important and timely updates about your benefits. If you don’t have an e-mail account and need one, there are many free e-mail services. Gmail (through Google) and

Yahoo! Mail are two free services. Once you set up your own e-mail account, you can get to it from any computer with Internet access. For more information, go to [www.google.com](http://www.google.com) or [www.yahoo.com](http://www.yahoo.com).

### May I ask my HR Director to put his/her e-mail address in for me and just use his/hers?

No. Don’t enter your HRD’s or anyone else’s e-mail address as your own in MyBenefits Online. This e-mail address will be used to send personal information about your benefits to you, and this information should only be sent to an e-mail account that belongs to you.

### Will I have to show proof of my dependent’s eligibility (marriage certificate, birth certificate, etc.) to add them for coverage?

Yes, just follow the instructions online for submitting proof for your spouse or child to Businessolver. (Businessolver is the company that handles dependent verification for HCR ManorCare employees). Be sure to include your personalized “cover sheet” from MyBenefits Online when you submit your proof documents. You can find your cover sheet in your “Personal Documents” at the top of your member homepage in MyBenefits Online. Your documents can be faxed, mailed, or scanned and uploaded online to Businessolver; however, scanning and uploading your documents is the preferred way to submit them and provides the fastest way for your documents to be routed and reviewed in the enrollment system.

Proof MUST be RECEIVED by Businessolver by YOUR ENROLLMENT DEADLINE; otherwise, your newly added dependent won’t be covered and you’ll have to wait until the next annual open enrollment period to enroll your dependent.

### Why do I need to add Social Security Numbers listed in MyBenefits Online for my dependents?

HCR ManorCare uses dependent Social Security Numbers listed in MyBenefits Online to issue IRS Form 1095-C to employees annually to comply with the Affordable Care Act requirement. Employees will then use this information to report their health coverage to the IRS. If SSNs listed in MyBenefits Online are missing or incorrect for your dependents, you could be penalized by the IRS when filing your taxes.

## QUESTIONS ABOUT COVERING YOUR SPOUSE ON YOUR HCR MANORCARE MEDICAL PLAN

### Who is considered an eligible "spouse" under HCR ManorCare's benefits?

Your legal spouse (opposite or same sex) who is not legally separated from you, the employee.

### Can I add my spouse to my benefits?

If your spouse is offered subsidized medical coverage through his or her employer, then your spouse is not eligible for coverage through an HCR ManorCare medical plan. Note: This rule applies to medical and prescription coverage only. You may still enroll your spouse in the company dental, vision, accident & hospital insurance, voluntary term spouse life insurance, spouse critical illness insurance and Identity theft insurance.

### What does "subsidized" mean when talking about my spouse's employer's medical plan?

"Subsidized" means the employer shares the cost of the premium with the employee.

### What if my spouse's plan costs more than what we would pay for the HCR ManorCare Plan?

The cost of your spouse's plan is not a factor in determining whether or not your spouse is eligible; only whether or not the employer subsidizes any portion of the cost.

### What if my spouse is self-employed?

"Self-employed" can mean various things. If your spouse is employed by his/her own company, and that company or organization offers subsidized medical insurance to its employees (whether or not your spouse has ever enrolled in that insurance), then your spouse is ineligible for HCR ManorCare medical insurance. If your spouse is a sole proprietor, or has his/her own company with employees, but does not purchase/offer subsidized medical insurance, then coverage is not available through your spouse's "employer" and you may enroll your spouse in an HCR ManorCare medical plan.

### What if my spouse's employer also has a rule limiting spouse enrollment in that company's medical plan?

If your spouse's employer also has a rule excluding spouses with coverage available elsewhere, and you both want medical coverage, then you will each have to enroll in your own employer's medical plan (you in an HCR ManorCare plan, your spouse in his/her employer's plan).

### What if my spouse is enrolled in Medicare or is Medicare eligible?

Being enrolled in Medicare or eligible for Medicare does not make your spouse ineligible to enroll in an HCR ManorCare medical plan. You may enroll your spouse who is enrolled in Medicare, if you choose,

but be aware our plan will be considered as the primary insurance by Medicare and you are also covered. You'll notice on the medical enrollment page in MyBenefits Online that you are asked if each dependent has Medicare coverage. This is because this information is passed to the medical carriers to coordinate benefits and has nothing to do with the spouse eligibility requirement.

## QUESTIONS ABOUT COVERING YOUR CHILD/CHILDREN

### What are the rules for covering my child/children?

You may cover your natural, adopted and step children under any applicable benefits (medical, dental, vision, child life, child critical illness, accident & hospital insurance) as long as they are under the age of 26. There are no restrictions like the ones that apply to spouses; if they have other coverage available through their employer, if they're married or not married, if they're a student or not a student, you can cover them up to age 26.

## QUESTIONS ABOUT STATE GOVERNMENT MEDICAL COVERAGE (MEDICAID)

### Am I eligible to enroll in Medicaid in my state?

Depending on your yearly income and family size, you could be eligible for health coverage through Medicaid. Be sure to weigh all of your options and then choose the best fit for you and your family.

### How can I find out if I qualify for Medicaid?

There are several ways you can learn if you qualify for your state's Medicaid program. Visit [www.healthcare.gov](http://www.healthcare.gov) and type in "Medicaid" in the search box. You can also call the HCR ManorCare Employee Hotline for Health Care Reform & Medicaid. Call toll-free at **1.855.427.4111** between 8 a.m. and 6 p.m., Eastern Time, Monday through Friday for help with all your health care reform-related questions and Medicaid/CHIP eligibility in your state.

### My child is eligible for state Medicaid/CHIP (Children's Health Insurance Program), but I don't qualify for Medicaid and I plan to enroll in an HCR ManorCare medical plan. May I enroll my child in my medical plan through HCR ManorCare?

Yes. Even if your child(ren) is eligible for state CHIP or Medicaid, you may enroll him/her in your HCR ManorCare medical plan. The question to ask yourself is, what or how much coverage do I need for my child? You should weigh the cost and benefits of enrolling your child in your HCR ManorCare medical plan versus a state health insurance program. Outside of Open Enrollment, should your child(ren) gain or lose coverage in a state health insurance program or Medicaid, go to MyBenefits Online to change your child's medical enrollment. You have 60 days from the date of loss or gain of eligibility in the state program to make this change. See the HCR ManorCare Welfare Benefit Plan Summary Plan Description for full details, or talk to your HRD where you work.