**SureCo’s Enrollment Platform FAQ for Employees**

# **How do I log into SureCo’s Enrollment Platform?**

A: Go to the [Enrollment Platform](https://enrollme.hixme.com/login). If you are a new user (never registered your account before) you will need the following information to get started:

* Last 4 of your social security number
* Date of birth
* Zip code of your residence
* Email and phone

# **I forgot my password, how do I reset it?**

A: To reset your password, click “Forgot your password?” on the Platform Home Page. You will be asked to enter your email address and we’ll send you instructions on resetting your password. Password must be 8 characters in length and contain an uppercase, lowercase, and number.

# **How do change the email address associated with my Enrollment Platform account?**

A: If you would like to use a different email address to log into SureCo’s Enrollment Platform, you will need to log into the Platform with your existing credentials. Click on “Settings” in left navigation bar, select “Change Email” and confirm new email address. You will be required to provide your current password to submit the change. Once change has been accepted you will be presented with a banner message indicating your new email address on record has been updated.

# **How can I view what benefits I have selected for the current plan year?**

A: To view a summary of your selected benefits, click “My Benefits Summary” on the Platform dashboard. A copy of your health insurance SBC (summary of benefits and coverage) can be downloaded by clicking on “View Details” then “Download”.

# **Can I make changes to my current benefit selections?**

A: Generally, you may enroll in the plan or make changes to your benefits, when you are first eligible. However, you can make changes/ enroll during the plan year if you experience a change in status or Qualifying Life Event (QLE). As with a new enrollee, you must complete enrollment within 30 days of the change, or you will be considered a late enrollee.

# **Can I opt out of any/all benefits?**

A: Yes. You can opt out of any/all of the benefits offered by your employer for yourself (and your family members, if applicable). You will be provided the option to opt out through the Platform during open enrollment. To opt out, click the DECLINE button on the corresponding benefit page.

**NOTE**: If you choose to decline coverage in an offered benefit, you will not be able to enroll again until next year’s open enrollment – except under certain qualifying events (e.g. getting married, having a baby, losing coverage, spouse losing their coverage, etc.)

# **What qualifies as a change in status or Qualifying Life Event (QLE)?**

A: Examples of changes in status:

* Married, divorced, or legally separated
* Birth, adoption, or death of child or spouse
	+ *Birth of a baby is ONLY considered a QLE if an employee waived coverage and then had a baby. But if employee is already enrolled, it's not a QLE, we just add the baby to their existing plan as of DOB.*
* Qualified Medical Child Support Order (QMCSO)
* Change in your dependent’s eligibility status
* Loss of coverage from another health plan
* Change in your residence or workplace (if your benefit options change)

# **I’ve had a QLE, how do I make changes to my benefits?**

A: Make sure to contact the SureCo Admin within 30 days of the change at enrollment@sureco.com. If additional documentation is needed to support your QLE, the SureCo Admin will contact you.

**NOTE**: While not every change in residence will allow/require you to make changes to your benefit selections, it is recommended that you notify the SureCo Admin as well as your Human Resources department when a change in address/residence is made.

**What happens to my benefits if I am terminated?**
A: If your employment is terminated your insurance premiums will no longer be paid by your employer. To keep your individual health insurance benefits, you will need to contact your health insurance carrier directly to make the premium payments. Premium payments are due on the 1st of each month and have only a 30-day grace period. If you do not wish to continue coverage with your current health plan, please contact the carrier directly at the phone number provided on your insurance card and request to cancel your policy. Your employer is not responsible for cancelling your plan.

# **What happens to my benefits if I take an unpaid leave of absence?**

A: If you go on an unpaid leave of absence that extends beyond 30 calendar days, your employer insurance premium contributions will no longer be paid by your employer. To keep your individual health insurance benefits, you will need to contact your health insurance carrier directly to make the premium payments. Premium payments are due on the 1st of each month and have only a 30-day grace period.

If you return to work after an unpaid leave of absence, your employer will begin making the monthly employer premium contribution payments again. The monthly payments will begin on the 1st of the month after you return to work. If you let your health plan coverage lapse due to non-payment of premiums, you will be eligible to re-enroll on the 1st of the month after you return to work.

# **What do I do if I receive a premium notice from my insurance carrier?**

A: If you receive a late notice and are concerned, please contact enrollment@sureco.com to investigate the matter right away.

**NOTE**: To clarify, because you own your individual health insurance policy (as opposed to traditional group health insurance provided by an employer), it is possible that you may receive premium notices or premium bills in the mail or email. Unfortunately, carriers tend to start sending out late notices on the 1st of each month. So, you may receive a late notice because your payment has not yet been processed and posted to your account. **Should you receive a premium notice or bill, please do not pay it.** By law, all health plan policies have a 30-day grace period. **Your company is making the premium payments**. If you terminate, then you must make the premium payment should you wish to continue with the plan.