**ABC Company - Employee Benefits FAQ**

Welcome to the ABC Company Benefits FAQ! This guide provides answers to common questions about the comprehensive benefits package offered by ABC Company. Use the categories below to find the information you need.

**Important Note:** This FAQ provides a summary of benefits. While we strive for accuracy, the official plan documents, Summary Plan Descriptions (SPDs), and insurance contracts always govern in case of any discrepancy. You can find these official documents on the **ABC Company Benefits Portal:** https://benefits.abccompany.com.

**I. Eligibility & Enrollment**

**Q1: When do my benefits become effective?**  
A: For new hires, benefits become effective on the **first day of the month following 30 days** of continuous full-time employment. Please check your offer letter or the New Hire Benefits Guide on the Benefits Portal (https://benefits.abccompany.com/newhires) for your specific effective date.

**Q2: How do I enroll in benefits?**  
A: You will enroll online via **Workday**, our HR and benefits system: https://wd5.myworkday.com/abccompany.  
\* **New Hires:** You have **30 days** from your date of hire to complete your enrollment in Workday. You'll receive task notifications and instructions via email.  
\* **Open Enrollment:** This happens annually, typically in **November**, for benefits effective January 1st. This is your main opportunity to make changes for the upcoming plan year. Watch for company-wide communications.  
\* **Qualifying Life Events:** See Q4.

**Q3: Who can I cover on my benefits plans?**  
A: You can typically cover:  
\* Yourself  
\* Your legal spouse (opposite-sex or same-sex)  
\* Your dependent children up to age 26 (regardless of student status, marital status, or tax dependency for health plans; rules may differ for other benefits like life insurance).  
\* Legally adopted children, stepchildren, and children for whom you have legal guardianship.  
\* Disabled children over age 26 if they meet specific plan criteria (requires certification).  
\* *Note:* Dependent verification documentation (e.g., marriage certificate, birth certificate, proof of guardianship) is required and must be submitted via Workday when adding new dependents.

**Q4: What is a Qualifying Life Event (QLE)? How do I make changes outside Open Enrollment?**  
A: A QLE is a specific change in your personal life allowed by the IRS and plan rules that permits you to make certain benefit changes outside of Open Enrollment. Common QLEs include:  
\* Marriage or divorce/legal separation  
\* Birth or adoption of a child (or placement for adoption)  
\* Loss of other coverage (e.g., spouse loses job and coverage)  
\* Gain of other coverage (making you newly eligible elsewhere)  
\* Change in your or your spouse's employment status significantly affecting eligibility  
\* Death of a dependent or spouse  
\* A dependent ceasing to satisfy eligibility requirements (e.g., child turning 26)

* **Action Required:** You MUST report the QLE and make desired benefit changes **within 30 days** of the event date through **Workday** (https://wd5.myworkday.com/abccompany). Documentation proving the event occurred and the date is required (e.g., birth certificate, marriage certificate, letter confirming loss of coverage).

**Q5: When is Open Enrollment?**  
A: Open Enrollment typically occurs in **early to mid-November** each year for benefits effective January 1st of the following year. Detailed communications, virtual fairs, and plan information will be shared via email and posted on the Benefits Portal (https://benefits.abccompany.com) starting in October.

**II. Health & Wellness Benefits**

**(A) Medical Plans**

**Q6: What medical plans are offered?**  
A: ABC Company offers two medical plan options administered by **BlueCross BlueShield (BCBS)** to meet diverse needs and budgets:  
\* **BCBS PPO Plan:** Offers flexibility to see providers in or out-of-network, though costs are significantly lower in-network. Has deductibles and coinsurance. Good for those wanting provider choice.  
\* **BCBS High Deductible Health Plan (HDHP) with HSA:** Features lower premiums but a higher deductible that must be met before the plan pays for non-preventive services. Preventive care is covered at 100% before the deductible. This plan MUST be paired with a Health Savings Account (HSA - see Section III), to which ABC Company contributes!

* Detailed plan summaries (Summary of Benefits and Coverage - SBCs), comparison charts, and premium costs are available on the Benefits Portal: https://benefits.abccompany.com/medical.

**Q7: What's the difference between deductible, copay, coinsurance, and out-of-pocket maximum?**  
A: These are key cost-sharing terms:  
\* **Deductible:** The amount you pay out-of-pocket for covered services *before* the plan starts paying (preventive care is often covered at 100% before the deductible, especially on the HDHP).  
\* **Copay:** A fixed dollar amount you pay for certain services under the PPO plan (e.g., $30 for a primary care visit) *after* meeting your deductible (sometimes copays apply before the deductible for specific services like office visits or prescriptions - check the SBC). The HDHP generally does not have copays; you pay the allowed cost until the deductible is met, then coinsurance applies.  
\* **Coinsurance:** A percentage of the cost you pay for covered services *after* meeting your deductible (e.g., the plan pays 80%, you pay 20% for in-network services).  
\* **Out-of-Pocket Maximum (OOP Max):** The absolute most you will pay in a plan year for covered, in-network services through deductibles, copays (PPO plan), and coinsurance. Once you hit this limit, the plan pays 100% for covered, in-network services for the rest of the plan year. This limit includes medical and pharmacy costs combined.

* *Note:* These amounts vary between the PPO and HDHP. Check the SBCs on the Benefits Portal for specific details.

**Q8: How do I find doctors or hospitals in the BCBS network?**  
A: Using in-network providers saves you money. Go to the BlueCross BlueShield website provider finder tool: www.bcbs.com/find-a-doctor (you may need to specify the network name, e.g., "Blue Choice PPO" - check your ID card or the Benefits Portal). You can also call BCBS Member Services at the number on your ID card: **1-800-555-BCBS (2227)**.

**Q9: How does prescription drug coverage work?**  
A: Prescription drug coverage is part of your BCBS medical plan, managed by their pharmacy benefit manager (PBM). Costs vary based on:  
\* **Tiers:** Drugs are grouped into tiers (e.g., Tier 1 Generic, Tier 2 Preferred Brand, Tier 3 Non-Preferred Brand, Tier 4 Specialty). Lower tiers have lower costs.  
\* **Formulary:** This is the list of covered drugs. Check the BCBS formulary on their website or via their member portal.  
\* **Cost Structure:**  
\* **PPO Plan:** Usually uses copays per tier (e.g.,

10/10/10/

35/$60) potentially after a separate or combined deductible.  
\* **HDHP Plan:** You pay the negotiated cost of the drug until you meet your combined medical/pharmacy deductible, then coinsurance applies until you hit the OOP Max.  
\* **Mail Order:** Using the designated mail-order pharmacy (often found via the BCBS website) for maintenance medications (90-day supplies) can often save money.

* Details are in the plan's SBC and on the BCBS member portal/website.

**(B) Dental Plan**

**Q10: What dental plan is offered?**  
A: We offer one comprehensive PPO dental plan administered by **Delta Dental**. This plan helps cover preventive care (cleanings, x-rays usually covered at 100%), basic services (fillings), and major services (crowns, bridges, dentures). Orthodontia coverage for children (and potentially adults) is included up to a lifetime maximum.

* Find the plan summary and search for network dentists ("Delta Dental PPO" network) on the Delta Dental website: www.deltadental.com/abccompany or call **1-800-555-DELTA (3358)**. Plan details are also on the Benefits Portal: https://benefits.abccompany.com/dental.

**Q11: How do dental plan costs work (deductibles, maximums)?**  
A: The Delta Dental plan has:  
\* **Deductible:** An annual amount (e.g., $50/person, $150/family) you pay before the plan pays for basic/major services. This is typically waived for preventive & diagnostic services (Class I).  
\* **Coinsurance:** The percentage you pay varies by service class (e.g., Class I Preventive: Plan pays 100%; Class II Basic: Plan pays 80%; Class III Major: Plan pays 50%).  
\* **Annual Maximum:** The maximum dollar amount the plan will pay per person for Class I, II, and III services combined in a plan year (e.g., $1,500). You are responsible for costs above this maximum. Orthodontia often has a separate lifetime maximum.

* Check the plan summary on the Benefits Portal for specific amounts.

**(C) Vision Plan**

**Q12: What does the vision plan cover?**  
A: Our vision plan is administered by **VSP (Vision Service Plan)** and helps cover the cost of:  
\* Annual WellVision Exam® (usually a low copay, e.g., $10).  
\* Eyeglass Lenses (single, bifocal, trifocal - often with a copay, e.g., $25).  
\* Eyeglass Frames (provides an allowance, e.g., $150 towards frames, plus a discount on the overage at VSP providers).  
\* Contact Lenses (provides an allowance, e.g., $150, often *instead* of the frame benefit).

* Discounts on lens enhancements (anti-glare, etc.) and LASIK may also be available through VSP providers. Check the plan summary on the Benefits Portal (https://benefits.abccompany.com/vision) or the VSP website: www.vsp.com. Member service: **1-800-555-EYES (3937)**.

**(D) Wellness Programs**

**Q13: What wellness programs does ABC Company offer?**  
A: We are committed to your well-being! Our programs include:  
\* **Employee Assistance Program (EAP):** Provided by **Optum EAP**. Offers confidential counseling (up to [e.g., 6] sessions per issue per year), financial consultations, legal guidance, work-life resources, and more. Access it via www.liveandworkwell.com (Access Code: ABCOMPANY) or call **1-888-555-4EAP (4327)**. It's free, confidential, and available to you and your household members.  
\* **Gym Membership Discounts:** Access to discounted memberships at participating fitness centers via [Mention platform, e.g., the Optum EAP portal or a specific vendor like Gympass].  
\* **Wellness Challenges:** Company-sponsored step challenges and wellness seminars offered periodically throughout the year. Watch company communications.  
\* **Annual Flu Shots:** Provided on-site (location permitting) or via voucher for use at local pharmacies during flu season.

* Find more details on the Benefits Portal: https://benefits.abccompany.com/wellness.

**III. Financial Wellness Benefits**

**(A) Health Savings Account (HSA)**

**Q14: What is a Health Savings Account (HSA)?**  
A: An HSA is a **tax-advantaged savings account** available ONLY to employees enrolled in the **BCBS High Deductible Health Plan (HDHP)**. It allows you to save money pre-tax via payroll deduction to pay for eligible healthcare expenses now or save/invest for the future. Our HSA is administered by **HealthEquity**.

**Q15: What are the benefits of an HSA?**  
A: HSAs offer a unique **triple-tax advantage**:  
1. **Tax-Deductible Contributions:** Money goes in pre-tax via payroll, reducing your current taxable income.  
2. **Tax-Free Growth:** Any interest earned or investment gains grow tax-free.  
3. **Tax-Free Withdrawals:** Funds withdrawn for qualified medical, dental, or vision expenses are never taxed.

* **Ownership:** The HSA is YOUR personal bank account. Funds roll over year after year (no "use-it-or-lose-it") and are fully portable – you keep the account and money even if you change plans, leave ABC Company, or retire. Once your balance reaches a certain threshold (e.g., $1,000), you can often invest a portion of your HSA funds.

**Q16: How much can I contribute to my HSA?**  
A: The IRS sets annual contribution limits, which change yearly. The limits differ for self-only vs. family HDHP coverage, plus a $1,000 catch-up contribution is allowed for those age 55+.

* **Employer Contribution:** ABC Company contributes to your HSA! We provide
* **500forself−only∗∗coverageand∗∗500 for self-only\*\* coverage and \*\*500forself−only∗∗coverageand∗∗**

**1,000 for family** coverage annually (prorated for mid-year enrollments), deposited per pay period. This employer contribution counts towards the total IRS annual limit.

* Find current IRS limits and manage your contributions via HealthEquity: www.healthequity.com/abccompany. Member service: **1-877-555-HSA1 (4721)**.

**Q17: What can I use HSA funds for?**  
A: You can use HSA funds tax-free for IRS-qualified medical, dental, and vision expenses for yourself, your spouse, and your tax dependents (even if they aren't covered on your HDHP). This includes deductibles, coinsurance, prescriptions, glasses/contacts, dental work, orthodontia, LASIK, and many over-the-counter items. See IRS Publication 502 for details or check the eligible expense list on the HealthEquity website. You'll receive a debit card from HealthEquity for easy access.

**(B) Flexible Spending Accounts (FSA)**

**Q18: What is a Flexible Spending Account (FSA)?**  
A: An FSA allows you to set aside pre-tax money from your paycheck via payroll deduction to pay for eligible out-of-pocket expenses incurred during the plan year. Our FSAs are also administered by **HealthEquity**. ABC Company offers two types:  
\* **Health Care FSA (HCFSA):** For eligible medical, dental, and vision expenses not covered by insurance. *Generally available if you are NOT enrolled in the HDHP/HSA*, or for *limited* purposes (dental/vision only) if you have an HSA (consult plan rules).  
\* **Dependent Care FSA (DCFSA):** For eligible daycare expenses for children under 13, or adult daycare for dependents unable to care for themselves, that allow you (and your spouse, if married) to work or look for work.

**Q19: What's the difference between an HSA and a Health Care FSA?**  
A: Key differences:  
\* **Eligibility:** HSA requires HDHP enrollment. HCFSA typically requires enrollment in a non-HDHP plan (like our PPO) or can be a Limited Purpose FSA alongside an HSA. DCFSA eligibility is based on having qualifying dependents and work requirements.  
\* **Rollover:** HSA funds roll over fully and are portable. FSA funds operate under a **"Use-It-or-Lose-It"** rule. ABC Company's HCFSA plan allows you to **carry over up to the IRS-allowed limit (e.g., $640 for plan year 2024)** of unused funds into the next plan year. Any amount above the carryover limit is forfeited after the plan year ends (and run-out period). DCFSA funds do *not* carry over; they must be incurred within the plan year.  
\* **Ownership:** HSA is your personal account. FSA is an employer-sponsored benefit tied to the plan year.

**Q20: How much can I contribute to an FSA?**  
A: The IRS sets annual contribution limits for HCFSAs and DCFSAs (DCFSA limit is per household). You elect your annual contribution amount during Open Enrollment (or as a new hire/with a QLE) via Workday. This amount is deducted pre-tax in equal installments from your paychecks throughout the year. The full HCFSA election is available on day one of the plan year; DCFSA funds are available as they are deducted.

* Find current IRS limits on the Benefits Portal: https://benefits.abccompany.com/financial.

**Q21: How do I access my FSA funds?**  
A: You can access funds via:  
\* **HealthEquity Debit Card:** Use it directly for eligible purchases. The card is usually smart enough to pull from the correct account (HCFSA or DCFSA if set up for dependent care providers).  
\* **Online Claims Submission:** Pay out-of-pocket and submit receipts/documentation through the HealthEquity portal (www.healthequity.com/abccompany) or mobile app for reimbursement via direct deposit or check.

* Keep all itemized receipts! You may need to substantiate debit card purchases or submit them for manual claims.

**IV. Retirement Savings Plan (401(k))**

**Q22: What retirement savings plan does ABC Company offer?**  
A: ABC Company offers a 401(k) Retirement Savings Plan administered by **Fidelity Investments**. This plan helps you save for retirement on a tax-advantaged basis.

**Q23: How do I enroll in the 401(k) plan?**  
A: You will be **automatically enrolled** after **60 days of employment** at a pre-tax contribution rate of **3%** of your eligible compensation, unless you actively choose a different rate or opt out before then. You can change your contribution rate, investment elections, or contribution type (Pre-Tax/Roth) at any time via the Fidelity NetBenefits website: www.netbenefits.fidelity.com/abccompany.

**Q24: How much can I contribute to my 401(k)?**  
A: You can contribute a percentage of your eligible compensation or a flat dollar amount per paycheck, up to the annual IRS limit. You can choose:  
\* **Pre-Tax Contributions:** Deducted before income taxes, lowering your current taxable income. Earnings grow tax-deferred. Withdrawals in retirement are taxed as ordinary income.  
\* **Roth Contributions:** Deducted *after* taxes. Earnings grow tax-free, and qualified withdrawals in retirement (generally age 59 ½ and account open 5+ years) are completely tax-free.

* The IRS sets annual limits on total employee contributions (
* 23,000for2024)plusanadditionalcatch−upamountforthoseage50+(23,000 for 2024) plus an additional catch-up amount for those age 50+ (23,000for2024)plusanadditionalcatch−upamountforthoseage50+(

7,500 for 2024). Find current limits on the Benefits Portal or the IRS website.

**Q25: Does ABC Company match employee contributions?**  
A: Yes! ABC Company provides a generous company match to help accelerate your savings. The matching formula is:  
\* **100% match on the first 3%** of your eligible pay that you contribute.  
\* **50% match on the next 2%** of your eligible pay that you contribute.

* **To receive the maximum match (equal to 4% of your pay), you need to contribute at least 5% of your eligible pay.** We strongly encourage you to contribute at least 5% to take full advantage of this valuable benefit! The match is calculated each pay period.

**Q26: What is vesting? How does it apply to the company match?**  
A: Vesting refers to your ownership of the funds in your 401(k) account.  
\* Your own contributions (Pre-tax or Roth) and their earnings are always 100% vested immediately.  
\* Company matching contributions and their earnings vest based on your years of service with ABC Company. Our vesting schedule is a **5-year graded schedule**:  
\* After 1 year of service: 20% vested  
\* After 2 years of service: 40% vested  
\* After 3 years of service: 60% vested  
\* After 4 years of service: 80% vested  
\* After 5 years of service: 100% vested  
*(A year of service is typically defined as a plan year where you work 1,000+ hours - check SPD for exact definition)*

* Once vested, the company matching contributions are yours to keep, even if you leave ABC Company.

**Q27: How do I choose my 401(k) investments?**  
A: The ABC Company 401(k) plan offers a diversified menu of investment options managed by Fidelity, including:  
\* **Target Date Funds (Fidelity Freedom® Funds):** A simple option where you pick the fund closest to your expected retirement year. The fund automatically becomes more conservative over time. This is the plan's Qualified Default Investment Alternative (QDIA) if you don't make an active election.  
\* **Core Mutual Funds:** A range of stock funds (large/mid/small cap, domestic/international), bond funds, and potentially stable value options, allowing you to build your own portfolio.

* You can find fund performance, prospectuses, and planning tools on the Fidelity NetBenefits website: www.netbenefits.fidelity.com/abccompany. Fidelity also offers phone consultations and online resources to help you make decisions.

**Q28: Can I take a loan or withdrawal from my 401(k)?**  
A: Yes, the plan allows for loans and hardship withdrawals under specific IRS rules and plan provisions.  
\* **Loans:** You can generally borrow up to 50% of your vested balance, up to a maximum of $50,000. Loans must be repaid with interest via payroll deductions. Defaulting on a loan has tax consequences.  
\* **Hardship Withdrawals:** Available only for specific, immediate, and heavy financial needs (as defined by the IRS) and only if you lack other resources. Hardship withdrawals are subject to income tax and potentially a 10% early withdrawal penalty. They permanently reduce your retirement savings.

* Carefully review the rules, fees, and consequences on the Fidelity website or in the Summary Plan Description (SPD) before taking a loan or withdrawal. Consider these options only as a last resort.

**Q29: What happens to my 401(k) if I leave the company?**  
A: When you separate employment from ABC Company, you have several options for your vested 401(k) balance:  
\* **Leave it in the ABC Company plan:** Generally allowed if your vested balance is over $5,000.  
\* **Roll it over to an IRA:** Transfer the balance directly to a Traditional IRA (for pre-tax/match funds) or Roth IRA (for Roth funds) at the financial institution of your choice.  
\* **Roll it over to your new employer's 401(k) plan:** If their plan accepts rollovers.  
\* **Take a cash distribution:** Generally the least recommended option. The distribution will be subject to mandatory 20% federal income tax withholding, plus state taxes, and potentially a 10% early withdrawal penalty if you are under age 59 ½.

* Fidelity will provide you with detailed information and required paperwork regarding your options upon notification of your termination.

**V. Income Protection Benefits**

**(A) Life and AD&D Insurance**

**Q30: Does ABC Company provide life insurance?**  
A: Yes, ABC Company provides Basic Life Insurance and Accidental Death & Dismemberment (AD&D) insurance to eligible full-time employees at **no cost** to you. The coverage amount is **1x your annual base salary**, rounded to the next higher

1,000,uptoamaximumcoverageamountof∗∗1,000, up to a maximum coverage amount of \*\*1,000,uptoamaximumcoverageamountof∗∗

250,000\*\*. Coverage reduces at certain ages (e.g., age 65 and 70 - see SPD). This benefit is administered by **The Hartford**.

**Q31: Can I purchase additional life insurance?**  
A: Yes, you have the option to purchase Supplemental Life Insurance for yourself, and Dependent Life Insurance for your spouse and/or children, through convenient payroll deductions. This is also administered by **The Hartford**.  
\* **Supplemental Employee Life:** You can elect coverage in increments (e.g., $10,000 or $25,000) or multiples of salary (e.g., 1x to 5x salary), up to a plan maximum (e.g., $500,000 or 5x salary, whichever is less). Amounts elected above the "Guarantee Issue" amount (e.g., $150,000 or 3x salary during initial eligibility) require Evidence of Insurability (EOI), which involves answering health questions and potential carrier approval.  
\* **Spouse Life:** Options typically include amounts like $10,000, $25,000, or $50,000. EOI may be required for amounts over $25,000.  
\* **Child(ren) Life:** Typically offered as a flat amount (e.g., $10,000) covering all eligible children up to age 26.

* You can enroll or increase coverage during your new hire enrollment period, during Open Enrollment (EOI often required for increases), or with a relevant QLE (e.g., marriage, birth). Check the Benefits Portal (https://benefits.abccompany.com/life-add) for rates and EOI details.

**Q32: What is AD&D Insurance?**  
A: Accidental Death & Dismemberment (AD&D) insurance provides an additional benefit payment if you die as the direct result of a covered accident. It also pays a portion of the benefit (a percentage based on the loss) if you suffer certain severe injuries due to an accident, such as loss of a limb, sight, hearing, or speech. The Basic AD&D amount provided by ABC Company matches your Basic Life amount. If you elect Supplemental Employee Life, you often receive matching Supplemental AD&D coverage.

**Q33: How do I designate or update my beneficiaries?**  
A: It is **critically important** to designate and regularly review your beneficiaries for all life insurance coverage.  
\* **Basic Life/AD&D:** Designate beneficiaries directly in **Workday** (https://wd5.myworkday.com/abccompany).  
\* **Supplemental & Dependent Life/AD&D:** Designate beneficiaries through **The Hartford's beneficiary management portal** (link available on the Benefits Portal or via The Hartford's site - requires registration) or via forms available from HR/Benefits.

* Review your beneficiaries annually during Open Enrollment and especially after major life events like marriage, divorce, birth/adoption, or death of a previously named beneficiary. Your beneficiary designation overrides your will for these benefits.

**(B) Disability Insurance**

**Q34: What is disability insurance?**  
A: Disability insurance replaces a portion of your income if you become medically unable to work due to a qualifying illness or injury (that is not work-related; work-related conditions are covered by Workers' Compensation). ABC Company provides both Short-Term and Long-Term Disability coverage administered by **The Hartford**.

**Q35: What is Short-Term Disability (STD)?**  
A: STD provides income replacement for a limited duration if you are certified as disabled by a physician and satisfy the plan's definition of disability.  
\* **Coverage:** Replaces **60%** of your pre-disability weekly earnings, up to a maximum weekly benefit (e.g., $2,500).  
\* **Elimination Period:** Benefits begin after a **7-calendar day** waiting period from the date of disability. You must use available sick time during this period.  
\* **Benefit Duration:** Benefits can continue for up to **25 weeks** (for a total coverage period of 26 weeks including the elimination period), as long as you remain disabled per the plan terms.  
\* **Funding:** This coverage is **paid for by ABC Company**. Therefore, the benefit payments you receive are generally subject to federal and state income tax.

* Details are in the STD plan summary on the Benefits Portal: https://benefits.abccompany.com/disability.

**Q36: What is Long-Term Disability (LTD)?**  
A: LTD provides income replacement if you remain disabled after your STD benefits end.  
\* **Coverage:** Replaces **60%** of your pre-disability monthly earnings, up to a maximum monthly benefit (e.g., $10,000). The benefit may be reduced by other income sources like Social Security Disability Insurance (SSDI).  
\* **Elimination Period:** LTD benefits begin after **180 days (26 weeks)** of continuous disability (coinciding with the end of the maximum STD period).  
\* **Benefit Duration:** If approved, benefits can continue for several years or even until your Social Security Normal Retirement Age, depending on your age at disability and as long as you continue to meet the plan's definition of disability (which may change after a certain period, e.g., 24 months).  
\* **Funding:** This coverage is **paid for by ABC Company**. Therefore, the benefit payments you receive are generally subject to federal and state income tax.

* Details are in the LTD plan summary on the Benefits Portal: https://benefits.abccompany.com/disability.

**Q37: How do I file a disability claim?**  
A: If you expect to be out of work for more than 7 days due to illness or injury:  
1. Notify your manager of your absence.  
2. Contact the ABC Company HR/Benefits team (HRHelp@abccompany.com or (555) 123-4567) promptly.  
3. HR/Benefits will provide instructions on how to initiate a claim directly with **The Hartford**. This usually involves calling their dedicated claim intake number or using their online portal.  
4. You will need to provide authorization for The Hartford to obtain medical information from your physician(s) to support your claim. Timely submission of all required information is crucial.

**VI. Time Off & Leaves of Absence**

**Q38: How much Paid Time Off (PTO) do I receive?**  
A: ABC Company provides a combined PTO bank for vacation, personal time, and incidental sick time. Your annual PTO accrual rate is based on your length of service:  
\* 0-4 years: [e.g., 120 hours (15 days)]  
\* 5-9 years: [e.g., 160 hours (20 days)]  
\* 10+ years: [e.g., 200 hours (25 days)]

* PTO accrues each pay period. You can view your accrual rate and current balance in **Workday** (https://wd5.myworkday.com/abccompany).
* You can carry over up to **80 hours** of unused PTO into the next calendar year. Unused time above 80 hours is forfeited on December 31st. Details are in the Employee Handbook: https://intranet.abccompany.com/handbook.

**Q39: How do I request time off?**  
A: Submit PTO requests through **Workday** (https://wd5.myworkday.com/abccompany) for manager approval. Please provide as much advance notice as practical, especially for longer requests. For unexpected absences (like illness), follow the call-in procedures outlined by your manager and record the time in Workday upon your return.

**Q40: What is the sick time policy?**  
A: Short-term illnesses (a few hours or days) should be covered by your accrued PTO. For longer absences (generally more than 7 consecutive days), you should apply for Short-Term Disability (STD) benefits (see Q35 & Q37). Using PTO is required during the 7-day STD elimination period. Specific state or local paid sick leave laws may provide additional rights or requirements, which are detailed in supplements to the Employee Handbook.

**Q41: What paid holidays does the company observe?**  
A: ABC Company typically observes [e.g., 10-12] paid holidays per year, including New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, and Christmas Day. The specific holiday schedule for the current year is available on the company intranet: https://intranet.abccompany.com/calendar.

**Q42: What types of leaves of absence are available?**  
A: Beyond PTO and holidays, ABC Company provides various leaves of absence in compliance with federal/state laws and company policy. These include:  
\* **Family and Medical Leave Act (FMLA):** Provides eligible employees (worked 12+ months, 1,250+ hours in prior 12 months) up to 12 weeks of unpaid, job-protected leave per rolling 12-month period for qualifying reasons (own serious health condition, care for family member, bonding with new child, qualifying military exigency). FMLA runs concurrently with other paid leaves like STD or Parental Leave.  
\* **Parental Leave:** ABC Company offers **6 weeks of paid Parental Leave** for birth mothers, fathers, partners, and adoptive parents following birth or placement for adoption. This runs concurrently with FMLA, if eligible.  
\* **Bereavement Leave:** Provides [e.g., 3-5] days of paid time off following the death of an immediate family member (defined in policy).  
\* **Military Leave:** Job-protected leave provided in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA).  
\* **Jury Duty/Witness Leave:** Paid time off provided as required by law/policy.  
\* **Personal Leave:** Unpaid personal leave may be granted in limited circumstances at the company's discretion (requires approval).

* To request any leave of absence, you must contact the HR/Benefits team (HRHelp@abccompany.com). They will provide required forms and explain eligibility, documentation needs, and impact on pay/benefits. Coordination with STD/LTD is required for medical/parental leaves. See the Employee Handbook (https://intranet.abccompany.com/handbook) for full policies.

**VII. Other Benefits & Perks**

**Q43: Does the company offer Tuition Reimbursement?**  
A: Yes, ABC Company offers a tuition reimbursement program to support employees pursuing job-related skills and career growth. Eligible employees (typically employed 6+ months, working 30+ hrs/wk) can be reimbursed up to **$5,250 per calendar year** for pre-approved undergraduate or graduate courses, or approved certification programs from accredited institutions. Find the full policy, eligibility rules, and application form on the Benefits Portal: https://benefits.abccompany.com/tuition.

**Q44: Are there Commuter Benefits?**  
A: Yes, we offer a pre-tax commuter benefits program administered through **WageWorks/HealthEquity**. You can set aside pre-tax dollars via payroll deduction (up to IRS limits) to pay for eligible public transit (bus, train, ferry) passes/fares and qualified parking expenses related to your commute to work. Enroll or manage your election through the WageWorks portal: www.wageworks.com/abccompany.

**Q45: Is there an Employee Stock Purchase Plan (ESPP)?**  
A: Yes, ABC Company offers an ESPP administered by **Computershare** to eligible employees. The ESPP allows you to purchase ABC Company stock (Ticker: ABCC) at a **15% discount** off the market price (based on the lower price on the offering or purchase date) through payroll deductions. There are typically two 6-month offering periods per year (e.g., Jan-June, July-Dec). Enrollment occurs just before each offering period begins. Details on eligibility, enrollment dates, contribution limits, and the plan prospectus are available on the Benefits Portal or Computershare's ESPP portal: https://espp.computershare.com/abccompany.

**Q46: Are there other voluntary benefits available?**  
A: Yes, ABC Company provides access to several optional, employee-paid voluntary benefits at group rates via payroll deduction. These currently include:  
\* **Pet Insurance** (through Nationwide)  
\* **Identity Theft Protection** (through Aura)  
\* **Legal Services Plan** (through MetLife Legal Plans)  
\* **Critical Illness & Accident Insurance** (through The Hartford)

* Information and enrollment for these voluntary benefits are available during Open Enrollment via the Benefits Portal: https://benefits.abccompany.com/voluntary.

**VIII. Getting Help**

**Q47: Where can I find official plan documents like SPDs?**  
A: Summary Plan Descriptions (SPDs), plan summaries, insurance certificates, and other official governing documents are available electronically on the **ABC Company Benefits Portal:** https://benefits.abccompany.com/documents. SPDs provide the full legal details and legally govern the plans.

**Q48: Who should I contact if I have more questions?**  
A:  
\* **General Benefits Questions, Eligibility, Enrollment, Workday Issues, QLEs, Leaves, Policy Clarification:** Contact the **ABC Company HR/Benefits Team** at HRHelp@abccompany.com or call **(555) 123-4567**. The Benefits Portal (https://benefits.abccompany.com) is also your primary resource.  
\* **Medical Plan Coverage Details & Claims (PPO/HDHP):** Contact **BlueCross BlueShield (BCBS)** at **1-800-555-BCBS (2227)** or visit www.bcbs.com/abccompany.  
\* **Dental Plan Coverage Details & Claims:** Contact **Delta Dental** at **1-800-555-DELTA (3358)** or visit www.deltadental.com/abccompany.  
\* **Vision Plan Coverage Details & Claims:** Contact **VSP** at **1-800-555-EYES (3937)** or visit www.vsp.com.  
\* **HSA/FSA Account Management, Balances, Claims:** Contact **HealthEquity** at **1-877-555-HSA1 (4721)** or visit www.healthequity.com/abccompany.  
\* **401(k) Plan Questions (Investments, Balances, Loans, Withdrawals, Rollovers):** Contact **Fidelity Investments** at **1-800-555-401K (4015)** or visit www.netbenefits.fidelity.com/abccompany.  
\* **Life/AD&D/Disability Insurance Coverage Details & Claims:** Contact **The Hartford**. (For claims, first contact HR/Benefits at ABC Company; for beneficiary updates or policy questions, resources are on the Benefits Portal or The Hartford's site).  
\* **Employee Assistance Program (EAP):** Contact **Optum EAP** at **1-888-555-4EAP (4327)** or visit www.liveandworkwell.com (Access Code: ABCOMPANY).  
\* **Commuter Benefits:** Visit **WageWorks/HealthEquity** at www.wageworks.com/abccompany.  
\* **ESPP:** Visit **Computershare** at https://espp.computershare.com/abccompany.

**Disclaimer:** This FAQ is intended as a helpful summary for ABC Company employees. Benefit plan provisions are complex and subject to change. The official plan documents, Summary Plan Descriptions (SPDs), and insurance contracts available on https://benefits.abccompany.com/documents are the ultimate authority and legally govern the plans. Please refer to those documents for complete details, definitions, exclusions, and limitations.