WeBuildCo

Benefits Frequently Asked Questions

Q: How do I enroll in my benefits? A: You can enroll in your benefits during our open enrollment period, which occurs each fall. New employees or newly eligible can enroll within 30 days of becoming benefits eligible. Enrollment can be done online through the benefits portal.

Q: When do my benefits start? A: Benefits start on the first of the months following your hire date or date you become newly eligible. For elections made during open enrollment will start on January 1st.

Q: What does my health insurance plan cover? A: Our health insurance plans cover a range of services, including doctor visits, hospital stays, surgeries, preventive care, prescription drugs, and mental health services. The specific coverage details and any exclusions will be outlined in your plan's summary of benefits.

Q: Can I change my health insurance plan outside of open enrollment? A: You can make changes to your health insurance plan outside of open enrollment only if you experience a life qualifying event, such as marriage, divorce, birth or adoption of a child, or loss of other coverage. If you have a life qualifying event, you can make changes online within 30 days, contact HR if you have any questions.

Q: What is a 401(k) plan? A: A 401(k) is a retirement savings plan sponsored by your employer. It allows you to save and invest a portion of your paycheck before taxes are taken out. Taxes aren't paid until the money is withdrawn from the account.

Q: Does the company match my 401(k) contributions? A: Yes, we offer a matching contribution to your 401(k) plan. This means we will contribute an additional amount based on what you contribute, up to Federal Limits.

Q: Can I take out a loan on my 401(k) plan? A: Yes, you may be eligible to take out a loan against your 401(k). For more specific information contact our 401(k) vendor to see if you are eligible.

Q: What is short-term and long-term disability insurance? A: Short-term disability insurance provides partial income replacement for a limited time if you are unable to work due to a non-work-related injury or illness. Long-term disability insurance kicks in after short-term disability benefits are exhausted and provides partial income replacement for an extended period. Supporting medical documentation will need to be provided and approved before payments are made. Contact HR for information on how to start the process.

Q: Does the company offer any wellness programs? A: We offer wellness programs that may include fitness challenges, smoking cessation programs, stress management workshops, and incentives for healthy behaviors. Details can be found in your benefits information.

Q: What is the Employee Assistance Program (EAP)? A: The EAP is a confidential service that provides support for a variety of personal and work-related issues, including counseling, legal advice, financial planning, and various other support/information. The EAP is available to employees and their immediate family members at no cost.

Q: What benefits are 100% company paid? A: Short Term Disability, Long Term Disability, Basic Life Insurance and AD&D, Employee Assistance Program, Tuition Assistance, Paid Time Off.