

# Medical + Health Savings Account FAQs

## Medical Benefit

When will my medical coverage take effect if I have 31 days to enroll?

Your medical coverage will begin the first of the following month in which are hired or become benefits eligible. However, Aetna will not receive your coverage confirmation until after you submit your benefits in Workday. You must **submit** your benefit elections in order for the Benefits Team to finalize your enrollment with Aetna. *(Please click the submit button at the bottom of your Workday screen to submit your benefit elections.)*

What happens if it takes me the full 31 days to enroll and submit my benefit elections?

The Navigators send enrollment information to Aetna on the 1<sup>st</sup> and 15<sup>th</sup> of every month. If you wait the full 31 days to enroll and **submit** your benefit elections, you might see a delay in receiving your Aetna International ID cards and gaining access to your Aetna International account.

What happens if I submitted my elections after the first of the month and need to seek medical treatment or need a prescriptions refilled?

You will have coverage; however, you will have to pay out-of-pocket and submit a claim to Aetna for reimbursement until Aetna receives your enrollment information.

## Health Savings Account (HSA) Enrollment

The HSA portion of my benefits enrollment in Workday is greyed out and will not allow me to elect. Why?

In order to enroll into an HSA with Fidelity, you must go to Fidelity's netbenefits.com (see more information below). The reason you cannot directly enroll when completing your benefits enrollment is because The Navigators first must notify Fidelity that you have been enrolled in our medical plan.

How do I open an HSA Account?

*\*You must be enrolled in The Navigators High Deductible Health Plan (HDHP) to be eligible for an HSA.*

1. Once you have submitted your elections in workday and have enrolled in our medical plan, you will then be able to follow the steps below to begin your HSA contributions. Please Note: HSA/FSA contributions in Workday

will not populate until Fidelity sends a file feed for input. Do not wait to **submit** your elections as this will delay your enrollment with all benefits.

- a. Log in to NetBenefits® at [NetBenefits.com \(Fidelity\)](https://NetBenefits.com). (Register as a new user if it's your 1st time accessing the Fidelity website.)
- b. From the home page, click "Open" next to "Health Savings Account".
  - i. Follow the steps to set up your contribution amount.

If you do not have online access, call 800.343.0860 and a Fidelity Representative will mail you an application. Fidelity Representatives are available from 8:30 a.m. to 8:00 p.m. Eastern Time.

#### When will the 1<sup>st</sup> HSA contribution be deducted from my paycheck?

Your 1<sup>st</sup> HSA contribution deduction will take effect in 1-2 paychecks after you set up your HSA account with Fidelity and submit salary deferral contributions.

Have more questions? We are happy to help!

Send an email to [benefits@navigators.org](mailto:benefits@navigators.org) and a member of our team will be in touch in 1-2 business days.