

Benefit Transition FAQs

September 14 Updates

Q. How do I make a complimentary appointment with a Benefits Counselor?

A. *The enrollment schedule will be available the week of September 28 – be on the lookout for more information that will be emailed and sent to your homes later this month!*

Q. When will I be able to create an account with BenefitsPlus?

A. *When Annual Enrollment begins on Monday, October 26, you will be able to create your new user account at www.danbenefitsplus.com.*

Q. I have a Health Savings Account (HSA) with Health Equity. Will my HSA remain with Health Equity?

A. *If you enroll in a High Deductible Health Plan for 2021, you will have an HSA account opened with Optum Bank. For all employees with a Health Equity HSA, if you enroll in a HDHP medical plan for 2021, you will be able to rollover your existing HSA balance into your new Optum Bank HSA beginning in January 2021. Details on how to rollover an existing balance will be directly communicated to all High Deductible Health Plan (HDHP) participants later this year. You can also choose to keep your account active with Health Equity, however, you'll be responsible for paying your monthly service fee (if applicable) beginning in April 2021.*

Keep in mind, your HSA is your money and any unused funds will not be forfeited.

Q. When will Merkle transition to benefits offered under the Dentsu Aegis Network BenefitsPlus program?

A. *Merkle will be joining Dentsu's BenefitsPlus Flexible Benefits Plan effective January 1, 2021.*

Q. When will 2021 Benefits Annual Enrollment take place?

A. *The 2021 Benefits Open Enrollment will begin on October 26th and will run through November 6th. This will be an "active enrollment" whereby you **MUST** elect benefits in order to have coverage in 2021. Enrollment **WILL NOT** be conducted via Workday. BenefitsPlus uses a third-party platform for enrollment which also includes call center support. Detailed instructions will be provided in September and October as the 2021 Annual Benefits Enrollment approaches.*

Q. Will my medical benefits change?

A. Yes, our medical carrier will be changing from Cigna or Kaiser to UnitedHealthcare (UHC) effective January 1, 2021.

Q. How can I learn more about United Healthcare (UHC)?

A. You can learn more about UHC, including finding network physicians and reviewing the prescription drug formulary by visiting the pre-member website at <https://benefitsplus.welcometouhc.com/>. Keep in mind, the information on this pre-member website contains the 2020 plan designs and may change in 2021.

Q. Why should I use an in-network provider?

A. Your medical plan choices through UHC will be PPO Plans. A PPO Plan, or “Preferred Provider Organization,” allows you to visit any physician or healthcare provider in network without requiring a referral. You will want to review your current providers to see if they are part of the UHC ChoicePlus Network. There are multiple advantages to using in-network medical providers:

- Preventive care services are covered at 100%
- Your deductible will be lower if you are treated by an in-network provider
- Your in-network provider is responsible for any authorizations needed with UnitedHealthcare
- You receive a higher level of benefits and access to network discounts

Q. What if my provider(s) are not in-network with UHC ChoicePlus?

A. If your current provider(s) are not in-network with the UHC ChoicePlus network, you can decide if you wish to use the out of network benefit or you may want to find a network provider. UHC’s Advocate for Me may help you with your network search.

However, if you are currently receiving treatment by a network provider for a specific medical condition who is not in-network with UHC, we don’t want to disrupt that care. You may be eligible for Transition of Care, which lets you continue to receive care for a specific amount of time to give you more time to make the change to a network provider. More information about Transition of Care will be provided as the 2021 Annual Benefits Enrollment approaches. In the meantime, you may also email benefitsplus@dentsuaegis.com for a Transition of Care form.

Q. Will my prescription drug coverage change?

A. Yes, our carrier will be changing from CVS Caremark to OptumRx. When you enroll in UnitedHealthcare medical coverage, you and any enrolled dependents will automatically have prescription drug coverage through OptumRx. Like today, your medical insurance card will include Rx information.

**If you enroll in a High Deductible Health Plan (HDHP), certain preventative and maintenance medications will be covered at no cost. You can review the current preventative drug list at <https://benefitsplus.welcometouhc.com/>.*

Q. Will my dental benefits change?

A. Yes and no. Dental coverage will still be provided through Delta Dental. However, you will now have a choice between two dental plans.

Q. Will my vision benefits change?

A. Vision insurance will still be provided by VSP. The benefits will be comparable to what you have available today, but there may be some changes.

Q. Will I still receive company paid Life and Accidental Death & Dismemberment (AD&D) Insurance?

A. Yes, you will still receive company paid Life and AD&D insurance but your coverage amount will be increased from 1x annual salary to 2x annual salary up to a maximum of \$1,500,000 as of January 1, 2021.

Q. Will my 401(k) Plan be impacted in anyway?

A. No, your 401(k) Plan will not change. Merkle employees became eligible for the BenefitsPlus 401(k) Plan in December 2018.

Q. How can I learn more about the BenefitsPlus program?

A. Feel free to visit www.danbenefitsplus.com to learn more about the current offerings. Please keep in mind, the information on this website references current plan options and costs in 2020. The final 2021 plan designs and employee costs will be announced during Open Enrollment.