

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

### **US Benefits Plan Year 2025**

#### **Q. Who is eligible for benefits?**

*To be eligible for benefits, you must be an active regular employee (full-time or part-time) working a minimum of 21 hours per week.*

#### **Q. Who can I contact if I have benefit questions?**

*For benefit questions, please contact the BenefitsPlus Solutions Center at 800-597-2335. If you need additional assistance after already speaking with the Solutions Center, you can submit a case in Ask People Services in Workday.*

#### **Q. How do I enroll in benefits?**

*You can enroll in benefits by creating an account on the [BenefitsPlus](#) website or by calling the BenefitsPlus Solutions Center at 800-597-2335. If you are enrolling for the first time, you must click on 'Register' to set up your account.*

#### **Q. Can I make changes to my benefits during the year?**

*Your benefits will remain in effect for the entire plan year unless you have a qualifying life event such as birth, adoption, marriage, divorce, loss of coverage under another plan. You must register your changes by visiting [BenefitsPlus](#) or by calling the BenefitsPlus Solutions Center at 800-597-2335 within 31 days of the qualifying event.*

#### **Q. When does my benefits coverage begin?**

*Your benefits coverage begins the 1<sup>st</sup> day of the month after you are hired. For example, if you are hired on May 3<sup>rd</sup>, your coverage would begin on June 1<sup>st</sup>. If you are hired on the 1<sup>st</sup> of the month, your coverage begins the same day.*

#### **Q. Who are our benefit carriers?**

*Medical benefits are through United Healthcare, dental is through Delta Dental, and vision is through VSP. All carrier contact information can be found [here](#).*

#### **Q. Can I add dependents to my plans?**

*You can enroll a spouse, domestic partner, children up to age 26, or domestic partner's children up to age 26 onto your benefits. Please note there are financial and tax implications you should consider before enrolling a domestic partner and their dependent children for coverage. Contact the BenefitsPlus Solutions Center at 800-597-2335 for more information.*

#### **Q. What happens when my dependent child turns 26?**

*Your dependent child's coverage will end as of their 26<sup>th</sup> birthdate. They will be eligible to continue their coverage through COBRA.*

**Q. Does dentsu offer cash in lieu of benefits or anything additional if I decline coverage?**

*No, dentsu does not offer incentives if you decline benefit coverages.*

**Q. Does dentsu offer a Health Savings Account and Flexible Spending Account?**

*If you enroll in the High Deductible Health Plan (HDHP) you are eligible to enroll in a Health Savings Account (HSA). Dentsu also offers contributions if you enroll in an HSA (\$500 for individual coverage, \$1,000 for family coverage). If you enroll in the other medical plans or don't elect medical coverage, you are eligible to enroll in a Flexible Spending Account.*

**Q. Does my HSA and/or FSA balance roll over year to year?**

*Unused HSA balances roll over year-to-year. There's no cap on how much you can roll over each year. Unused FSA balances roll over up to the IRS maximum for the year (up to \$660 for 2025). Any unused funds over the maximum are forfeited so it is important to only elect what you think you will spend during the year. You can review eligible HSA and FSA expenses [here](#).*

**Q. Does dentsu offer Commuter benefits?**

*Dentsu offers transit and parking commuter benefits through HSA Bank. The commuter benefit allows you to set aside money from your pay on a pre and post-tax basis to pay for eligible costs associated with commuting to and from work. You can enroll in commuter benefits through your [BenefitsPlus](#) account, and your commuter benefits will be effective the 1<sup>st</sup> of the following month from when you elect them. For example, if you elect commuter on October 20<sup>th</sup>, your benefits will begin on November 1<sup>st</sup>.*

**Q. Can I change my Commuter contributions throughout the year?**

*Yes, you can change your contributions at any time during the year, but the change will not take effect until the 1<sup>st</sup> of the following month from when you submit your contribution change.*

**Q. Can I stop contributing to my Commuter account and just use my balance?**

*Yes, if you would like to only use your balance in your Commuter account and no longer contribute, you can submit a life event through your [BenefitsPlus](#) account to update your contributions.*

**For any benefits question not specifically addressed in the FAQ, contact the BenefitsPlus Solutions Center at 800-597-2335, visit [BenefitsPlus](#), or submit a case via Ask People Services in Workday.**