



Hertz Benefits Department
hrbenefits@hertz.com

2021-2022 Benefits Open Enrollment FAQ

Health Savings Account (HSA) Questions

- Q:** I am not covered on Hertz Benefits; can I open a Health Savings Account (HSA)?
- A:** If you are not enrolled in a Hertz Consumer Driven Health Plan (CDHP), you are not eligible for an HSA.
- Q:** What plan can I receive the Hertz HSA contribution?
- A:** Only the CDHP 2 will receive the employer contribution. It is \$500/year for Employee Only and \$1,000/year for Employee + 1 or more.
- Q:** I enrolled in CDHP 2. When should I expect to see the employer contribution in my HSA?
- A:** Employer contribution funds will be deposited twice a year. The first half will be deposited on July 1 and the other half on January 1, 2022.
- Q:** Can HSA accounts lose value or is the amount I place into the HSA guaranteed (regardless of interest) until I spend it?
- A:** HSA contributions are deposited in a cash account, where it will earn interest. As long as the balance remains in the cash account it will not lose value.

Dependent Verification and Eligibility Questions

- Q:** I am adding a new dependent to the plan. How do I complete the verification process?
- A:** Login to your BenefitSolver Account through the [HertzBenefits.com](https://www.hertzbenefits.com) portal (open enrollment link) and upload the requested documentation via the online portal. Remember, benefits are effective until you provide the supporting documentation. If you have questions or need assistance call AskHR at 1-800-654-3373, Option "3".
- Q:** My child is turning 26 during the new plan year, can I add him/her to my benefits?
- A:** Yes, your child will have coverage through the end of the month in which he/she turns 26. You will receive an email from our Benefits Administrator within the first few days of the month with more information regarding your child 'aging out' of the plan. Your plan will then be updated with this change in coverage. For example, if you have only one child enrolled, you have Employee + Child coverage, your premium and election will change to Employee Only.

Flexible Spending Account (FSA) Questions

Q: When is the last day to use my Health Care FSA?

A: If you enroll in the plan beginning July 1, 2021, you have until **September 15, 2022** to use your FSA funds. All claims must be submitted by December 31, 2022. More information about how to submit expenses for FSA can be found here <https://www.hertzbenefits.com/guide/health-wellness/flexible-spending-accounts/>.

Q: How do I know which type of FSA I will have?

A: It will depend on which Medical Plan (if any) you enroll in. If you enroll in the PPO Plan or do not make an election, you will have a Full Purpose Health Care FSA which can be used to pay for eligible Medical, Rx, Dental and Vision expenses. If you enroll in CDHP 1 or CDHP 2 and enrolled in an HSA, you will have a Limited Purpose Health Care FSA which can only be used to pay for eligible Dental and Vision expenses.

Wellness Program Questions

Q: I took my physical at the end of 2020. Will I be eligible for the premium reduction?

A: If you've had a physical between 5/1/2020 – 5/31/2021 **and completed** your online health assessment, you will receive the premium reduction in July. If you haven't completed your online health assessment, you have until 5/31/2021 to complete this activity. To complete your assessment, you can log on to My QHealth here - <https://www.hertzcarecoordinators.com/auth/login-credential>.

Q: Where can I find information about medical insurance rate reduction?

A: More information on the Wellness Program and how to reduce your medical premiums can be found here - <https://www.hertzbenefits.com/guide/health-wellness/wellness-program/>

Additional Questions

Q: Are there any differences in how the deductible works under the medical plan options if I enroll in Employee+1 coverage or Family coverage?

A: Yes. If you enroll in the CDHP 1, the entire employee+1 or family deductible must be met before your insurance will pay benefits for any covered family members. So even if one person in your family has a lot of expenses, you will have to pay for it on your own until the full employee+1 or family deductible is met.

If you enroll in the PPO plan or CDHP 2, there is an individual embedded deductible. If a covered individual meets the individual deductible, your medical coinsurance kicks in and begins to pay expenses for that individual only, but not for other members of the family. Once the employee+1 or family deductible is met, insurance will pay for every member of the family whether or not they've met their own individual deductibles.