

## NOVEMBER 2023 BENEFITS OPEN ENROLLMENT FAQs

### Health Benefits

- Q: When will the changes made during the November 1- 15, 2023 Open Enrollment become active?**
- A:** Changes made during the November 2023 Open Enrollment period will become effective January 1, 2024. You will be committed to these elections until December 31, 2024, unless you experience a qualifying life event, such as marriage, birth, etc. during the year.
- Q: Are there any differences in how the deductible and out-of-pocket maximums works under the medical plan options if I enroll in Employee + 1 coverage or Family coverage?**
- A:** There are two different types of deductibles depending on which medical plan you select. See page 6 & 7 of the Benefits Guide for more details.

#### How do deductibles work?

EXAMPLES	Employee Only	Employee+/Family
True Family Deductible (CDHP w/HSA Plan)	If enrolled as a single person w/employee only coverage, the individual deductible must be met before the insurance company will begin to pay	If enrolled as employee plus any number of family members, the full +/family deductible must be met by one or more members before the insurance company will begin to pay. There really is no single deductible in this situation.
Embedded Deductible (PPO or CoPay Plan)	If enrolled as a single person w/employee only coverage, the individual deductible must be met before the insurance company will begin to pay	If enrolled as employee plus any number of family members, once each person meets the individual deductible, the insurance company will begin to pay for that person.  The +/family group can meet the deductible by pooling their expenses. The insurance will begin to pay for all members of the group once the +/family deductible is met by any combination of the members.

- Q: If I am currently enrolled in the CDHP with HSA plan, what happens to my deductible in the 2024 plan year?**
- A:** If you are currently enrolled in the CDHP w/ HSA plan, any part of the deductible that you meet between July 1 – December 31, 2023, will be treated as a credit towards meeting your deductible during January 1 – December 31, 2024. For this carry-over credit to happen, you must remain in the CDHP plan the entire time. This is to help lessen the impact of the IRS rule for the full CDHP deductible to be met in any plan year, regardless of its length.
- Q: Do I need to actively enroll if I already am enrolled in a Hertz Medical Plan?**
- A:** If you take no action, your current elections will continue at the 2024 rates, except for HSA and FSA participation. The HSA and FSA need to be actively elected annually.

**Q: Will premiums change in 2024?**

**A:** Employee premiums for the medical and dental plans will maintain the same during the 2024 plan year as listed in the 2023/2024 Benefits Guide. The vision plan rates will have a small increase in 2024, which is the first time it has increased in over 3 years. An updated vision program page 13 is available on [www.hertzbenefits.com](http://www.hertzbenefits.com) for replacement in a hardcopy of the Benefits Guide if you wish to do so.

**Q: How will the medical plan deductibles work for the calendar year transition?**

**A:** See the chart below for a visual perspective

HOW THE MEDICAL PLAN DEDUCTIBLES WORK FOR THE CALENDAR YEAR TRANSITION - Individual Examples

Mainland/Alaska		July 1, 2023 - December 31, 2024 (18 months)		
	July 1, 2023 - December 31, 2023 ( 6 months)	January 1, 2024 - December 31, 2024 (12 months)		Total
PPO Plan	\$750	\$750		\$1500
CDHP w/HSA Plan	\$2,400	\$2400 (minus credit from prior 6 months)		Total \$2400
Co-Pay Plan	\$4,500	\$4,500		Total \$9000
Hawaii		July 1, 2023 - December 31, 2024 (18 months)		
	July 1, 2023 - June 30, 2024 (12 months)	July 1, 2024 - December 31, 2024 (6 months)		Total
Kaiser HMO	N/A - no deductible	N/A - no deductible		\$0
Kaiser POS Added Choice	Only applies to Out-of-network Deductible \$100	Only applies to Out-of-network Deductible \$100		Total \$200

**Pharmacy Benefits****Q: Are there any differences in how prescription drug benefits work under the different medical plan options?**

**A:** If you enroll in the CDHP with HSA, apart from certain maintenance medications covered by the Affordable Care Act free care mandate (<https://www.healthcare.gov/coverage/preventive-care-benefits/>), you pay 100% of the cost of your prescriptions until you satisfy the deductible as noted above. If you enroll in the PPO or Co-Pay plan, there is a copay that must be paid at the point of service.

**Rx Savings Solutions****Q: If I'm enrolled in a Hertz medical plan, do I have to register with Rx Savings Solutions?**

**A:** Yes. All employees, spouses/domestic partners, and dependents over the age of 18 who are enrolled in a Hertz medical plan are strongly encouraged to enroll/register with Rx Savings Solutions. Prescription costs are expensive and registering with Rx Savings Solutions is the only way you'll know if there are savings opportunities on your current prescriptions. Sometimes savings are as simple as changing from one in-network pharmacy to another or changing from a tablet to a capsule.

**Q: What if I don't want to make the change that Rx Savings Solutions tells me about?**

**A:** You don't have to make any changes to your current medications, if you don't want to or if your physician doesn't feel it's the best option for you.

**Q: How does Rx Savings Solutions work when I get a new prescription?**

**A:** Once you register with Rx Savings Solutions, you can use their app or contact them regarding a new prescription. If you have recurring or maintenance medication, Rx Savings Solutions will notify you by text or email if there are savings opportunities. Once you see the savings and approve the change, Rx Savings Solutions will work directly with your physician to see if the alternative medication is okay for your personal health condition.

**Health Savings Account (HSA)****Q: I am not enrolled in a Hertz medical plan. Can I open a Health Savings Account (HSA)?**

**A:** No. If you are not enrolled in a Hertz Consumer Driven Health Plan (CDHP with HSA), you are not eligible for the HSA. You are also not eligible for an HSA, if you are enrolled in Medicare or another full medical plan such as under a spouse's company.

**Q: How do I receive the Hertz HSA contribution?**

**A:** If you enroll in the CDHP with HSA plan, you will receive the employer HSA contribution. You must elect to participate in the Health Savings Account, even if your personal contribution amount is \$0. If you waive the HSA when completing your enrollment, Hertz won't be able to add the employer contribution to an account for you.

**Q: How much is the Hertz HSA contribution for the 2024 plan year?**

**A:** Hertz contributions will occur twice in 2024, once in January and July. Hertz will contribute \$250 for employee only coverage, and \$500 for employee plus coverage each time. You will need to elect your own HSA contribution for the 2024 calendar year during the November open enrollment.

**Q: I enrolled in CDHP with HSA. When should I expect to see the employer contribution in my HSA?**

**A:** The first Hertz contribution will be deposited as soon as administratively possible in January. Your own HSA contribution, if you make one, will begin on the first January paycheck.

**Q: Do I have to use my HSA funds by a certain date?**

**A:** No. Once the funds are deposited to your HSA, the money is 100% yours and you will not lose any of the money in your account, even if you leave Hertz. It's completely portable and can be used on future eligible medical, prescription drugs, dental and vision expenses, even in retirement.

**Q: What happens to my HSA account if I am no longer in a Hertz Consumer Driven Health Plan?**

**A:** If you currently have an HSA and switch to the PPO or Copay medical plan you will not be able to continue to make HSA contributions, but you will still be able to access and use the money that is in your account for eligible healthcare expenses.

## Flexible Spending Account (FSA)

**Q: When is the last day to use my current FSA money?**

**A:** If you enrolled in the FSA during the May 2023 Open Enrollment, effective July 1, 2023 – December 31<sup>st</sup>, 2023, you have until **March 15, 2024** (a 2½ month grace period) to use those FSA funds. All claims must be submitted by June 30, 2024. Any remaining balance will be forfeited after that date.

More information about how to submit expenses for the FSA can be found here:

<https://hertzbenefits.com/guide/health-wellness/flexible-spending-accounts/>.

**Q: Who can enroll in a Healthcare FSA (HCFSA) and Dependent Care Flexible Spending Account (DCFSA) ?**

**A:** You can enroll in a HCFSA if you're enrolled in the Hertz PPO Medical Plan, Co-Pay Plan or even if you are not enrolled in a Hertz medical plan.

You can enroll in a Dependent Care Flexible Spending Account (DCFSA) even if you are not enrolled in a Hertz medical plan. DCFSA can be used to pay for day care expenses for children under age 13 or other dependents incapable of self-care.

## Dependent Verification and Eligibility

**Q: I am adding a new dependent to the plan. How do I complete the verification process?**

**A:** Log into the benefits enrollment system through [HertzBenefits.com](https://HertzBenefits.com) (use the Enroll/Review Benefits link) and upload the requested documentation via the online portal.

Remember, benefits are not effective for that new dependent 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, how long can he/she be on my benefits?**

**A:** Your child will have coverage through the end of the month in which he/she turns 26. You will receive an email from the Hertz benefits administrator with more information regarding your child "aging out" of plan eligibility.

Your coverage may be updated with this change. For example, if you have only one child enrolled (Employee + 1 coverage), your premium and election will change to Employee Only. Your child will then be eligible for continuation of coverage through COBRA, if needed.

## Short- and Long-Term Disability

**Q: Do I need to re-enroll in the disability plans?**

**A:** No, you only need to enroll once. Whatever level of coverage you currently have will stay in place for the upcoming plan year. The plans are based on your Hertz salary and age, as your salary increases or you have a birthday, you may see an increase in the premiums you pay.

## Wellness Program

**Q: What are the requirements to get a wellness credit beginning January 2024?**

**A:** If you're currently participating in the Wellness Reward Program, the reward will be extended until December 31, 2024, without any additional action needed on your part.

If you are newly hired, newly enrolling in a medical plan or just becoming benefits-eligible, you will be able to complete an attestation form and begin receiving the Wellness Reward. You have 60 days from your medical plan effective date to complete the physical or self-attestation by contacting a Hertz Benefits Specialist at 800-654-3373 Option #3. You will be asked to provide some details of the annual physical at that time.

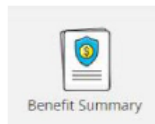
**Q: What are the requirements to get a wellness credit for 2025?**

**A:** You and your spouse/domestic partner will need to complete an adult annual physical between the dates of January 1 – December 31, 2024. Updated details will be available on the Wellness Program page of [www.hertzbenefits.com](http://www.hertzbenefits.com) regarding these requirements.

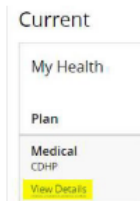
**Q: How do I know if I am currently receiving the Wellness Credit?**

**A:** You can follow these steps to find out -

1. Login to the [Hertz Benefits Enrollment Portal](#)
2. Select 'Benefit Summary'



3. Scroll down to your current benefits and select 'view details' under your Medical Plan. Under the Medical heading, it will list the plan you are enrolled in.



4. View your plan costs under the 'Plan Selected' section. You will see your Base Cost

(standard cost of medical plan either in weekly or biweekly amount based on your payroll cycle). If you are receiving your credit, you will see your credit in green text and then the final Employee Cost in bold.

Plan Selected	CDHP
Base Cost	\$96.84
Credit	- \$23.08
EE_HealthCredit_2023 -.50	
Employee Cost	\$73.76
Your employer will be paying <b>\$206.50</b> for this benefit.	Bi-Weekly

If you believe you should be receiving the credit currently or if you want to ensure you completed the physical to begin earning the credit as of January 2024, please email [HRBenefits@hertz.com](mailto:HRBenefits@hertz.com).

If you are a new hire or newly enrolled between November 2023 and December 2024 in a Hertz Medical Plan and need to self-attest to completing an annual physical, please contact a Hertz Benefit Specialist at 800-654-3373 Option #3.