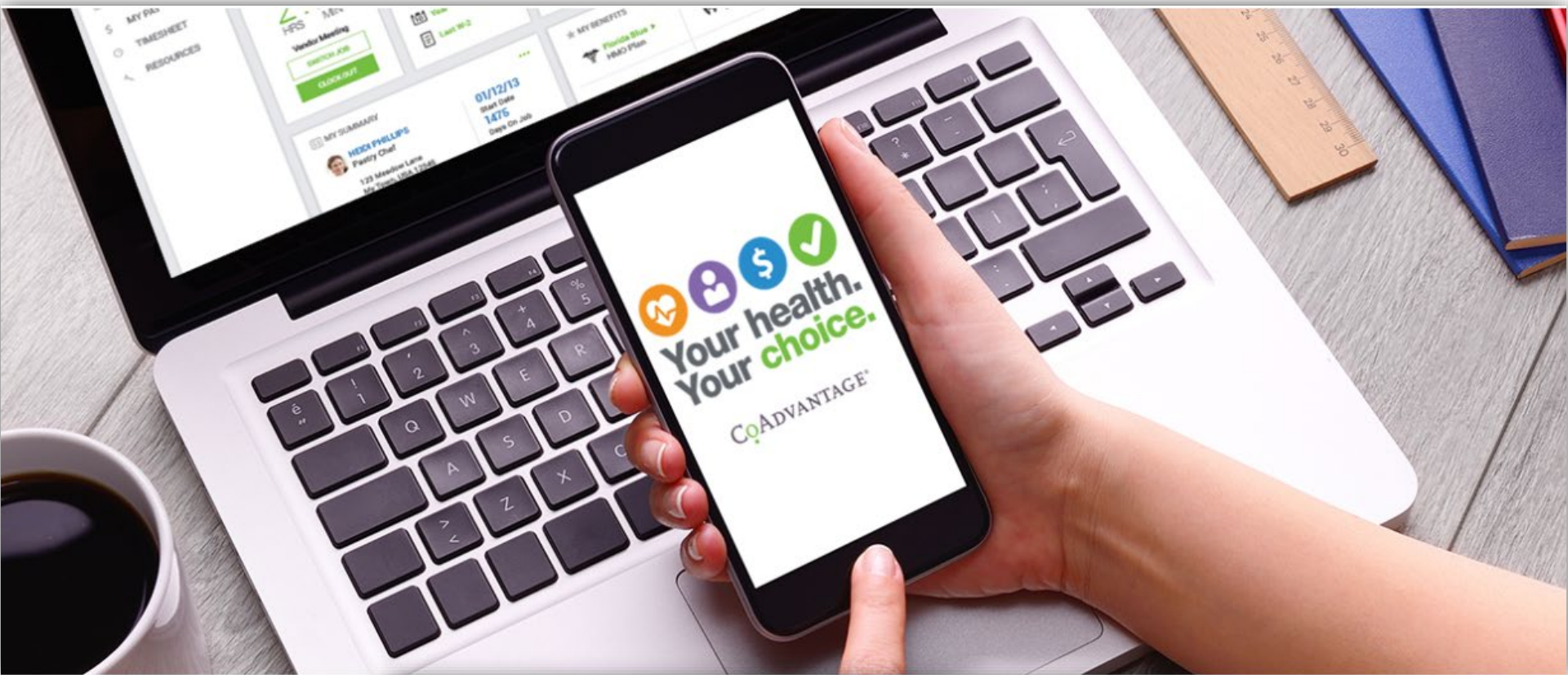


Benefits Education Center

Your online resource for everything you might need or want to know
about your CoAdvantage benefits...
quick-links, resources and information at your fingertips...



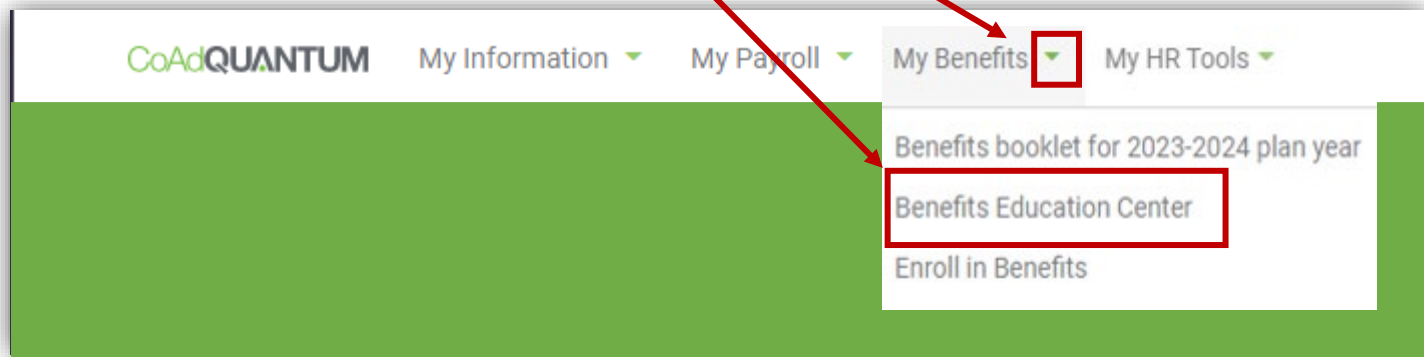
COADVANTAGE®

Where to Find the *Benefits Education Center*

Access your CoAdQUANTUM Home Page

Look for *My Benefits* at top of the page...

- #1 Click dropdown arrow next to My Benefits
- #2 Click Benefits Education Center



Benefits Education Center

How to Navigate – Find what you need!

Benefits Education Center (BEC)

How to Navigate

BEC Home Page

HOVER over HEALTH

CoADVANTAGE®

HOME

HEALTH ▾

RESOURCES ▾

CONTACT US

Welcome to the Benefits Education

Access your Certificate of Coverage, Benefits Insider Hot Topics, Benefits

Click: [View Documents](#)

CoAdvantage Plan Year: October 1 – September 30

- Life Management >
- Medical
- Dental
- Vision
- Tax Advantage Products >
- Voluntary Benefits >
- COBRA >
- Medicare

Refer to Benefits Education Center – Site Index (at the end of this document)
Navigate through each page by hovering or clicking

Benefits Education Center

Access Benefits Insider Documents

Access Summary of Benefits Coverage

Access Certificate of Coverage



Benefits Education Center (BEC)

Access *Hot Topics – Be in the Know with Benefits Insider*

BEC Home Page

CoADVANTAGE®

#1 Click **View Documents**
(automatic login to next screen)

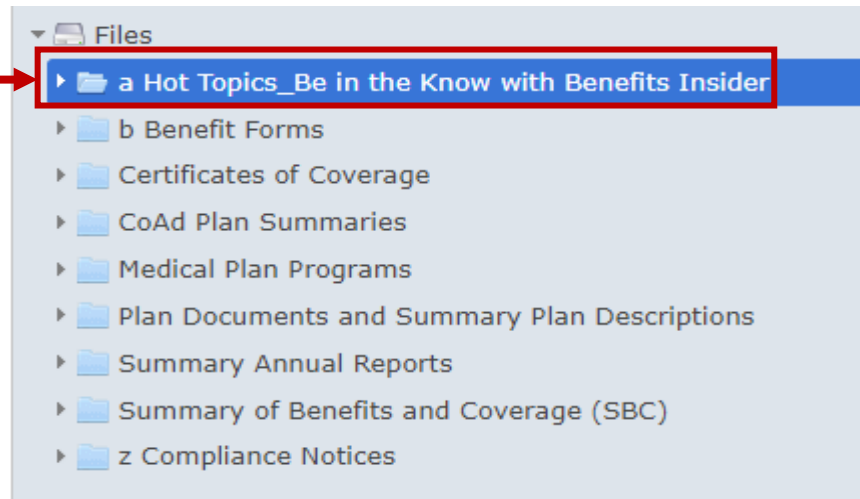
Welcome to the Benefits Education Center

Access your Certificate of Coverage, Benefits Insider Hot Topics, Benefit Forms and more...

Click: **View Documents**

CoAdvantage Plan Year: October 1 – September 30

#2 Access folder



Benefits Education Center (BEC)

Benefits Insider Documents – Created for You!

Several topics provide you information on the **rules applicable to your benefit plan**

how to enroll in benefits

who is eligible for benefits

when are benefits effective

when do benefits terminate












rules for covering your dependents

rules for dependents turning 26 years of age

rules for covering domestic partner

disability and how to access

IRS rules applicable to FSA, Commuter and HSA

Name	
	HOW TO LOOKUP PROVIDERS
	<u>Benefits Insider Plan Year vs. Calendar Year revised.pdf</u>
	<u>Benefits Insider Commuter Accounts.pdf</u>
	<u>Benefits Insider Covering Your Dependents revised 6.5.</u>
	<u>Benefits Insider Covering Your Domestic Partner revised</u>
	<u>Benefits Insider Disability rev 7.10.23.pdf</u>
	<u>Benefits Insider Eligibility-Enrollment-Termination rev 6.</u>
	<u>Benefits Insider Flexible Spending Accounts.pdf</u>
	<u>Benefits Insider Health Savings Account w-Form.pdf</u>
	<u>Benefits Insider Owners Section 125 Participation Rules</u>
	<u>Benefits Insider Qualifying Life Events revised 5.15.202</u>

Plan Year vs. Calendar Year

...what's the difference and how it affects all benefits

Download and Save any document

Benefits Education Center (BEC)

Questions on your plan's covered services?

Access your plan's *Summary of Benefits Coverage (SBC)*

CoADVANTAGE®

#1 Click **View Documents**
(automatic login to next screen)

Welcome to the Benefits Education Center

Access your Certificate of Coverage, Benefits Insider Hot Topics, Benefit Forms and more...

Click: **View Documents**

CoAdvantage Plan Year: October 1 – September 30

#2 Access folder

- Files
 - a Hot Topics_Be in the Know with Benefits Insider
 - b Benefit Forms
 - Certificates of Coverage
 - CoAd Plan Summaries
 - Medical Plan Programs
 - Plan Documents and Summary Plan Descriptions
 - Summary Annual Reports
 - Summary of Benefits and Coverage (SBC)**
 - z Compliance Notices

NOTE:

SBCs are applicable only to medical plans (IRS requirement)

Covered service questions for any other plan will be available in the Certificate of Coverage

See the next page for how to access your Certificate of Coverage

Benefits Education Center (BEC)

Can't find a covered service question in the SBC?

Access your plan's *Certificate of Coverage*

CoADVANTAGE®

#1 Click **View Documents**
(automatic login to next screen)

Welcome to the Benefits Education Center

Access your Certificate of Coverage, Benefits Insider Hot Topics, Benefit Forms and more...

Click: **View Documents**

CoAdvantage Plan Year: October 1 – September 30

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Benefits Education Center

Site Index

Benefits Education Center (BEC)

Site Index (page 1 of 2)

Home Page

QuickLink ([View Documents](#)) to...

- ...Your plan's Summary of Benefits Coverage & Certificate of Coverage
- ...Benefits Insider – Hot Topics
- ...Provider Lookup Instructions
- ...Medical Plan Programs included with your medical plan

Medical Page

Detailed information for each medical insurance carrier...

- ...Group number and [QuickLinks](#) to each carrier's website
- ...In the middle of care? [QuickLink](#) to [Transition of Care](#) information
- ...Prescription Drug [QuickLinks](#) and customer service phone numbers
- ...Benefits Insider documents on [Covering Your Dependents](#)
- ...and much more

Dental Page

Vision Page

Detailed information for dental and vision...

- ...Group number and [QuickLink](#) to carrier's website
- ...In the middle of dental care? Access [Transition of Care Guidelines](#)
- ...and much more

Tax Advantage Products

[Flexible Spending Accounts](#)

[Commuter Accounts](#)

[Health Savings Account](#)

Individual page for each benefit with detailed information...

- ...Videos on how accounts work and how you can use them
- ...Plan Year / Calendar Year maximum contribution amounts
- ...QuickLinks to [qualified eligible expenses](#) and [FSA Store](#)
- ...Benefits Insider documents on [Plan/Account Rules & Info](#)
- ...Runout period rules upon termination (FSA & Commuter Accounts)

Benefits Education Center (BEC)

Site Index (page 2 of 2)

Voluntary Benefits

Life/AD&D, Disability

Accident

Hospital Indemnity

Cancer & Specified Illness

Critical Illness

Identity Protection, Legal Insurance

Pet Wellness, Auto & Home

Individual page for each benefit with detailed information...

...Group number and information on how to file a claim

...Statement of Health requirements (Life/AD&D and Disability)

...How to enroll in Auto & Home Insurance

...How to claim your preventive care screening benefit (Cancer & Specified Illness)

...Questions on what's covered? Access to the Certificate of Coverage for your plan

COBRA

Overview

MarketPlace

Detailed information...

...What is COBRA and who is eligible

...What is a COBRA qualifying event

...What you need to do if you experience a qualified event

...Which is better? COBRA or the MarketPlace?

Medicare Page

Detailed information...

...Still working full time and eligible for Medicare? What are your options?

...Who Pays First?

...Medicare Overview Video

...Medicare Part D notice document

Life Management

Qualifying Life Events

Health Advocate

Employee Assistance Program

Employee Discount Program

Individual page for each with detailed information...

...What is a Qualifying Life Event and what you need to do

...How to contact Health Advocate and QuickLinks to their website

...How to contact EAP and QuickLinks to their website

...Got Perks program information for CoAdvantage employees