

# Quick reference

## Insperty Group Health Plan enrollment basics

- **Participation is not automatic.** Eligible employees must enroll for coverage in the group health plan.
- **Your 30-day\* initial enrollment period begins the day after any applicable waiting period ends.** The first day of your initial enrollment period is also your benefits coverage effective date.
- **Submit your completed enrollment request within 30 days\* of the beginning date of your eligibility to enroll.**
- **If you do not submit an enrollment request to Insperty within your initial enrollment period,** you are considered to have waived Insperty-sponsored group health coverage. Please note that you are not required to enroll.

*\*Or any longer period required by a state insurance law that applies to your coverage.*

## Once you've submitted a benefits enrollment request for group health coverage:

- **Please allow two weeks** from the date Insperty receives your completed enrollment request for your enrollment to be processed by Insperty and your insurer.
- **Your enrollment must be active in your insurer's member system** for you to have access to benefits services at in-network coverage rates, copays and/or coinsurance. You may call Insperty at 866-715-3552 to determine whether your coverage has become active in your insurer's system.
- **You may have to pay out-of-pocket for any eligible expenses you incur before you are active in your insurer's system.** Once you are active in your insurer's system, you may file a claim for reimbursement. Claim forms are available through your insurer's member website or by calling the member services number on your insurance ID card.
- **If you need to contact your insurer before you receive your insurance ID cards,** you can find insurer contact information online at [portal.insperty.com](http://portal.insperty.com), or by calling the Insperty Contact Center at 866-715-3552.
- **It can take up to four weeks to receive your insurance ID cards by mail once you become active in your insurer's systems.** However, you may be able to access them sooner by printing them from the insurer's member website (or by using the insurer's app) once you have registered with your insurer online. ID cards are issued for Insperty medical and dental coverage. No ID card is issued or needed for vision coverage.

### Insperty medical and prescription benefits

*(Availability of prescription coverage is tied to medical enrollment.)*

To contact your health insurer's member services, call the number on your medical insurance ID card. Your group policy and member ID numbers are also located on the card.

### Insperty dental benefits

*UnitedHealthcare (UHC) Dental*

*(Not included in all Insperty benefits packages that offer group health plan coverage.)*

**UHC Dental Member Services:**  
877-816-3596

**UHC Dental Website:**  
[myuhcdental.com](http://myuhcdental.com)

### Insperty vision benefits

*Vision Service Plan (VSP)*

*(Not included in all Insperty benefits packages that offer group health plan coverage.)*

**VSP Member Services:**  
800-877-7195

**VSP Website:**  
[vsp.com](http://vsp.com)

## Quick Reference



### The Insperty Contact Center

Weekdays, 7 a.m. to 7 p.m. Central time  
Toll-free: 866-715-3552  
Email: [contactcenter@insperty.com](mailto:contactcenter@insperty.com)

### Insperty Premier™

Online: [portal.insperty.com](http://portal.insperty.com)

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## Your Insperity contacts

### Insperity Premier™

Find answers to your questions online, anytime:

**portal.insperity.com**

Once your employee data is active in Insperity's systems, you may create an account at portal.insperity.com to access benefits information and enroll online.

#### Your secure account access will allow you to:

- Enroll online for Insperity benefits
- Find comprehensive benefits information, documents and forms, including a Summary of Benefits and Coverage for your elected medical coverage option, Summary Plan Descriptions, Insurer Benefits Descriptions and more
- View your paycheck stubs, manage employment information and sign up for electronic delivery of your paystubs and/or W-2s
- Find answers to general benefits questions
- Find network providers in your area through links to insurer websites
- Designate or change your insurance beneficiary(ies)
- Find general information about your insurer, such as phone number or address
- Find answers to general questions about COBRA coverage

### The Insperity Contact Center

Weekdays between 7 a.m. and 7 p.m. Central time  
**866-715-3552 | contactcenter@insperity.com**

Comprehensive customer assistance system to support you at every stage of your Insperity experience.

#### Call the Insperity Contact Center when you:

- Have general questions about your Insperity benefits enrollment status
- Have questions regarding the differences between coverage options available to you
- Need to contact your insurer before you receive your insurance ID cards
- Have contacted your insurer and its records show that you are not active in its system
- Need to change your benefits mid-year due to a qualifying change in status that permits an election change
- Move out of your area, and you want to see if you are eligible to change your current coverage option election

***IMPORTANT:** The Contact Center cannot answer questions on what services are or are not covered, or how benefits will be paid. You must call your insurer's member services group for this type of benefits information. You can find your insurer's contact information on your insurance ID card or online at Insperity Premier.*

#### Please notify Insperity of address changes

You are obligated to notify Insperity of any mailing address changes you may have at any time while you are an Insperity employee. As your co-employer and as plan sponsor of Insperity benefits plans, it is important for Insperity to have your current mailing address on record so that we can confirm your benefits eligibility status, notify you of any changes and ensure your uninterrupted access to Insperity-provided employee account records and the benefits that are available to you. Providing Insperity with both a current mailing and email address also ensures that you receive important periodic benefits-related communications from Insperity or your insurer.

#### Employee Assistance Program (Optum®)

Toll-free: 866-402-0003

TTY/TDD: 800-855-2880

#### Commuter Benefits (WageWorks®)

Toll-free: 877-924-3967

#### Health FSA Claims (UnitedHealthcare)

Toll-free: 800-331-0480

#### Your Health Insurer's Member Services Dept.:

Find the toll-free phone & your Group Policy no. on your insurance ID card.

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