



2026 Benefits Open Enrollment

Frequently Asked Questions

GENERAL	
_QUESTION	_ANSWER
How do I access Workday?	Select the Workday tile on your AV Okta Dashboard. Legacy BlueHalo and VideoRay employees will need to use AV's Okta Verify to access the 2026 Open Enrollment Benefits links and Workday. This job aid will guide you through setup if you have yet to migrate over to Okta.
I don't have the option to add my dependents; I only see the single coverage option.	When electing plans in Workday, adding dependents is the last step. Please follow this link for the job aid for Open Enrollment. Please also note that this link is included in the communications as well as the email from Workday. The instructions for updating dependents is on page 4 of the job aid.
If my spouse loses/drops coverage for benefits mid-year, is that considered a qualifying event to be able to enroll in benefits with AV?	Yes, dependent losing other coverage is a qualifying life event to enroll in AV benefits. Employees have 30 days from the event date to enroll or make changes and must contact AVBenefits@avinc.com to initiate.
How to I edit personal information, such as a name or address, in Workday?	Please follow this link for the job aid to guide you through updating personal information in Workday.
What documents do I need to provide to verify my dependents?	Please review the detailed list of acceptable documents in the back of the benefits guidebook.
Do I need to provide dependent verification documents if my dependent is already enrolled in my current benefit plan?	Legacy BlueHalo employees will need to provide the required dependent verification documents. Legacy AV employees who have already provided these documents when originally enrolling your dependent do not need to provide their documents again. All new dependents will require dependent verification documents to be provided.
Will Workday require the dependent verification documents automatically?	No, a letter will be sent from Dependent Specialist, Inc. (DSI) about 30 days after enrollment asking to submit documentation to verify dependents.
If two married employees work for AV, does AV require them to enroll as Employee + Spouse or can they both enroll as Employee only for the \$0.00 premium?	We encourage married employees to enroll in employee only coverages. The premiums favor Employee only vs. Employee + Spouse.



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My baby is due next year. Would I select a spousal plan now and utilize a life changing event to select a family plan? If so, when do I initiate the life changing event (30 days prior to birth or 30 within days after birth).	You are able to enroll baby once the baby has been born. You will initiate the life change event by contacting AVBenefits@avinc.com within 30 days after your baby being born.
If two married employees work for AV, does it make sense for them both get coverage for the same child, like would you even be able to use the 2nd plan to as a secondary insurance?	Children of two married AV employees can only be covered by one parent.



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MEDICAL	
_QUESTION	_ANSWER
Are the Anthem Blue Cross medical plan deductibles embedded or aggregate?	The deductibles are embedded. You must pay all costs from providers up to the deductible amount before the plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. Please note, if you are enrolled in the Enhanced HDHP medical plan with dependents, per IRS guidelines, you will have to meet your individual deductible within the Family deductible which is \$3,400 for the 2026 plan year.
Are the High-Deductible Health Plans (HDHPs) Health Savings Account (HSA)-qualified per the IRS?	Yes. Both the Enhanced HDHP and base HDHP are considered HSA-qualified per IRS guidelines. Please review the 2026 Benefits Guide for further details on Individual, Individual within a Family, and Family deductibles.
What is the coverage for Outpatient Surgical Center under the HDHP? Both PPO's have a line item for this coverage, but the HDHP does not.	Once the deductible is met, it would be 30% coinsurance for the HDHP plan or 20% coinsurance on the HDHP Enhanced.
Is UHC the only healthcare offering for NM?	Yes. United Healthcare does not allow for alternative medical coverage to be offered.
Do pharmacy costs count toward my deductible and out-of-pocket expense in PPO and HDHP?	Prescriptions do count towards your out-of-pocket max on the PPO and PPO Enhanced plans. Prescriptions count towards both your deductible and out of pocket max on the HDHP and the HDHP Enhanced plans.
Is telemedicine open to all including those on HDHP plan?	Yes, the Anthem LiveHealth Online plan is available to those enrolled in an Anthem medical plan at no additional cost.
Will there be any coverage for weight loss medication like Wegovy or Zepbound?	Weight loss GLP-1s will not be covered under the plan. GLP-1s prescribed for diabetes treatment will be covered, with prior authorization.
I have used the Luminare health app in the past to view my medical insurance related statements. Is HealthJoy replacing Luminare?	HealthJoy is not replacing Luminare. Luminare is the site to access your claim and view the explanation of benefits. The HealthJoy app provides concierge support in finding health providers, healthcare guidance, support for your health-related questions, and provides easy access to your benefits cards in one location.



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HEALTH SAVINGS & FLEXIBLE SPENDING ACCOUNTS	
_QUESTION	_ANSWER
Does the HSA have an investment option?	Yes. HealthEquity will provide the list of investment options.
Are the HSA monies that rollover included in the annual limit?	HSA funds rolled over from one year to another do not counts toward the annual HSA contribution limits.
Can I front load the HSA, if I choose the HDHP?	Workday divides the elected amount over 26 payroll periods.
While enrolling in 2026 benefits, I received an error when trying to designate my HSA contribution amount. The individual contribution limit is \$4,400, but Workday does not accept an entry greater than \$3,650.	That is the expected result. The individual max amount toward the HSA is \$4,400. AV's contribution of \$750 counts toward the total so you may only contribute up to \$3,650.
I plan to have a PPO plan and my spouse will have a HDHP plan though their employer. I believe this makes me ineligible for an FSA per IRS rules. Can I sign up for the limited purpose FSA?	In order to be eligible for a limited purpose FSA, you need to be enrolled into an HDHP plan. Your spouse would be eligible to participate in the limited purpose FSA if they are enrolled in an HDHP with their employer.
Is the total 2026 contribution value available on January 1st even before the full years' worth of contributions?	The elected amount for Healthcare FSA and Limited Purpose FSA funds are available January 1. Dependent Care FSA can only claim amount currently deposited in account.
For legacy BlueHalo, will a rollover be offered of 2025 balance flexible accounts to the 2026 accounts at new provider? BH's plan included a rollover provision – up to \$640* could be rolled over from 2025 into 2026	The rollover provision will not be offered with the new FSA's. BH employees will have to spend all their FSA money by 12/31/25 or they lose it. The new plan with AV will have the grace period. FSA elections for 2026 will have until March 15, 2027 to spend FSA \$ and have until March 31, 2027 to file claims.
Can you stop FSA contributions outside of enrollment periods?	Unless an employee experiences a qualifying life event, FSA cannot stop or change. This is an IRS rule.
Can the LPFSA roll over unused funds from 2026 to 2027?	No, FSA plans are not available for rollover. AV's FSA plans have a grace period. An FSA grace period allows member to incur eligible claims in the first 75 days (until March 15) to use the previous year funds.



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DENTAL	
_QUESTION	_ANSWER
Can I enroll in a dental plan without enrolling in a medical plan?	Yes.
Are employee and spouse (two adults) able to take advantage of adult orthodontia with Guardian Dental High plan? Wording on the slide shows Child or Adult and Child?	Yes, anyone enrolled in the Dental Buy-Up plan is eligible for the orthodontia benefit.
Does the plan cover dental implants?	Yes, please view the Guardian Dental section of the Benefits Guide. Implants fall under Major Services. Coverage depends on which dental plan the employee enrolls in.
The legacy BlueHalo Guardian plan has the unused benefits rollover, is that being honored for heritage BH since we have Guardian currently?	Yes, the 2025 MRA balances for the BH team will be rolled into the 2026 AV Guardian plan.
If I'm currently in the middle of braces or other dental work in this plan year will that transition to the new dental plan?	For any members currently receiving orthodontia treatment, coordination of benefits can apply.

VISION	
_QUESTION	_ANSWER
Can I enroll in a vision plan without enrolling in a medical plan?	Yes.
How many sets of prescription glasses am I able to receive every year?	Frames are covered every 24 months and lenses every 12 months.



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LIFE INSURANCE	
_QUESTION	_ANSWER
How do I review and/or update my life insurance beneficiary?	Yes.
Will employees who have elected supplemental life amounts with BH have their coverages ported over to AV? Or do new EOI's need to be completed (even if someone had, let's say \$600k supp life with BH) for any amounts of supp life above the Guarantee Issue?	Current supplemental life amounts will not be ported over. Legacy BH employees will need to elect the amount of coverage they would like for 2026. If the coverage amount is equal to or less than current coverage, it will be approved with no Evidence of Insurability (EOI) required. Any new elections for a coverage amount above current 2025 election amount over the Guarantee Issue will be subject to EOI.
Are the Voluntary Life and AD&D grouped together so that if an employee enrolls in \$100K of voluntary life they also have \$100K of AD&D automatically?	Voluntary Life and Voluntary AD&D are two separate elections. If an employee would like Voluntary AD&D, they need to elect it. The amount of Voluntary AD&D must be equal to the amount of Voluntary Life. They cannot elect different amounts of Voluntary Life and Voluntary AD&D. Employees can choose to elect Voluntary Life and not AD&D but cannot elect Voluntary AD&D without also having Voluntary Life.

LONG- & SHORT-TERM DISABILITY INSURANCE	
_QUESTION	_ANSWER
Can employees use DTO for elimination period/supplement to 100% for Short Term Disability?	No; AV policy states DTO cannot be used in conjunction with any leave of absence. However, sick hours can be used for the elimination period and to supplemental to 100% of regular pay.
Is there an exclusion period for maternity leave on the STD plans?	Maternity leave for childbirth or childbirth related issues is considered a medical leave. A medical leave has a 7 day elimination period. Employees may use their sick time during the 7 day elimination period.



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VOLUNTARY SUPPLEMENTAL INSURANCE	
_QUESTION	_ANSWER
Where can I view the rates for voluntary supplemental insurances such as Critical Illness, Hospital Indemnity, and Accident Insurance?	All rates are viewable in Workday via the Open Enrollment task.
Does Critical Illness insurance cover children?	Yes, the child benefit will be 50% of the employee elected benefit up to \$10,000. If you enroll in employee coverage, eligible children are automatically enrolled at no additional cost.

VOLUNTARY LONG TERM CARE	
_QUESTION	_ANSWER
Is voluntary Long Term Care portable?	Yes, there is the option to port but since plan moves from group policy to individual policy, the rates increase significantly.
For long-term care insurance, does the insurance apply only if you need long-term care when you are still employed or is it fully paid and available after you retire?	The Trustmark LTC Benefit is still available to employees after retirement or departure from the company. It would be direct billed to the employee and remain active as long as the policyholder pays the premiums. The policy would be paid up to age 100 and expires at age 121.
Currently my long term care coverage is with UNUM (through AV's group plan). Do I need to purchase long term care again under Trustmark, or will my existing coverage automatically continue? If I need to re-enroll with new LTC coverage , what happens to my existing UNUM LTC policy?	Employees currently enrolled in the UNUM Long Term Care will remain with UNUM. This is a grandfathered plan and is not accepting new enrollees. AV is offering Trustmark LTC for new enrollees.



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FERTILITY & MENOPAUSAL BENEFITS

_QUESTION	_ANSWER
Do I need to be enrolled in medical insurance through AV in order to be eligible for Progyny?	Yes, you must be enrolled in an either Anthem or UHC medical plan to be eligible for the Progyny benefit.
If I used Progyny benefits with BlueHalo, does that reset with AV?	Yes, the benefit does reset in the AV plan. There will be communication from Progyny sent to BH employees who are currently utilizing Progyny with further details.
Will any employee currently using Progyny be automatically ported over to the new plan without having to redo all they would have already done under their current Progyny plan?	Yes, an employee currently using Progyny can continue with their treatment without having to redo all they have already completed. The AV Progyny benefit includes 1 Smart Cycle.
Is Progyny available to employees in New Mexico?	Yes, Progyny will provide fertility and menopausal coverage for employees in New Mexico. There will be a separate process for New Mexico as a result of State laws and the plan being a fully insured plan.

LEGAL, IDENTIFY THEFT, PET INSURANCE, PERKS, WELLHUB, EAP

_QUESTION	_ANSWER
How do I access the Wellhub benefit and rates?	Newly eligible employees will be able to access the benefit and rates on January 1, 2026. You will need your employee ID to create an account to view the rates. You will not be charged unless you complete enrollment in one of the available tiers.
Will pet insurance remain with Nationwide as a payroll deduction option in 2026?	No, there is not payroll deduction option for pet insurance. Employees will enroll directly with Nationwide at group discounted rates and set up direct bill.
Is the Curalinc Employee Assistance Program (EAP) available to all employees?	Yes, the Curalinc EAP is available to all benefits eligible employees.



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TRICARE SUPPLEMENTAL	
_QUESTION	_ANSWER
It was stated you cannot have TRICARE and Employee medical coverage. I was told for my spouse to have coverage I had to take insurance for me as well even though I have Tricare. My spouse and I were married in 2024 and they are not eligible for Tricare. Can I just cover my spouse with AV insurance? Or do I have to take it as well for my spouse to be covered?	Employee must be enrolled in an AV medical plan for spouse coverage. You can enroll in an AV medical plan while also being covered under Tricare. IRS rules do prevent someone from contributing to an HSA account while being enrolled in Tricare.
Can you go in depth on the Tricare adjacent program? What is it? I am a National Guard member, and use Tricare Reserve Select.	AV offers a Tricare Supplemental Plan. Any other Tricare Plan offerings would need to be worked through directly with Tricare. Their direct website is https://tricare.mil .

MISCELLANEOUS	
_QUESTION	_ANSWER
I don't see the coverage tier for Employee + Spouse + 1 Child.	Correct, legacy AV dependent tier for Employee + Spouse + 1 Child is being sunset this year to align with industry best practice.
Will employees have access to HealthJoy prior to January 1, 2026?	Only employees who are currently benefit eligible through legacy AV. Legacy BH and VR will have access starting January 1, 2026 and will receive an email directly from HealthJoy.
What are the parental leave benefits?	Parental leave benefits, like all AV policies, are currently under review. Please keep an eye out for communication on AV's Policies and Handbook update in early December.