



# Voluntary Benefits FAQs

## Plan Year 2021

May 14, 2020

### 1. How do I enroll in voluntary benefits?

To enroll and learn more about voluntary benefits login to your E-PEBP portal account and click on PEBP+. For more information regarding Voluntary Life Insurance and Short-Term Disability, select *Enroll/Make Changes* in the *My Benefits* tab in your E-PEBP portal. Voluntary Life Insurance and Short-Term Disability are offered through The Standard and are not on the PEBP+ website.

### 2. When can you enroll in voluntary benefits?

AFLAC Supplemental plans, LegalEASE, and VSP Vision are only available for enrollment during Open Enrollment (OE), or if you experience a qualifying life event (QLE). Pet insurance, ID Theft, Home/Renter/Auto insurance, Short-Term disability, and Life Insurance are available to enroll in at anytime. Voluntary Life is also available to enroll in at anytime for a child and spouse/domestic partner if they are listed as a family member.

### 3. During Open Enrollment what will happen to the Voluntary Benefits I am currently enrolled in?

Your voluntary benefit will carry over to the next plan year unless you cancel it. Please see page two regarding canceling policies.

### 4. Who do I contact if I have questions?

Corestream has partnered with PEBP to offer a package of voluntary products through PEBP+. For product inquiries on the PEBP+ site, please contact Corestream customer service at [customerservice@corestream.com](mailto:customerservice@corestream.com) or call 1-855-901-1100. For Short-Term Disability offered through Mestmaker please contact 1-661-325-5999. For Voluntary Life Insurance offered through The Standard please contact 1-888-288-1270.

### 5. Can I decline PEBP medical coverage but still enroll in voluntary products for myself and/or my dependents?

Yes! Even if you have chosen to decline your PEBP health insurance benefits, you can still sign up for voluntary benefits for yourself or any eligible dependent(s). In most cases participants are unable to enroll family members in voluntary benefits unless they are already listed as a family member on their plan. Family members do not need to be enrolled in the PEBP plan, they only need to be listed in the members account.

### 6. I just signed up for a Voluntary Benefit. How long will it take before I see the deduction on my paycheck?

Depending on the program and pay center, your deduction will begin within the next two pay cycles. The deductions are biweekly unless you get paid once a month, such as NSHE employees.

### 7. I signed up for more than one benefit that is available on PEBP+. Will I see multiple deductions on my paycheck?

For employees in pay centers associated **WITH** central payroll, NSHE or PERS your deductions will be part of your automatic payroll deduction. You will not need to re-enroll for the products you are already enrolled in. Your current enrollment will be populated into your account and you will be able to view and make changes to your selections online.

For employees in pay centers **NOT** associated with central payroll, NSHE or PERS will be direct billed for the voluntary products they elect to enroll in. With exception to Short-Term Disability and Voluntary life, these products will continue to have automatic payroll deductions.

### 8. How do I know what products I am enrolled in?

You can view your voluntary benefits on your E-PEBP portal in the PEBP+ Voluntary Benefits widget. You can view your elections for Short-Term Disability and Voluntary Life on your E-PEBP portal through the *My Benefits* widget and *View My Elections* under *Quick Actions*.

## 9. What voluntary benefits can retirees enroll in?

Retired members may enroll in all voluntary benefits with exception to Hospital Indemnity and Short-Term Disability.

## 10. How do I cancel my policies?

The cancelation policy differs for each voluntary product. For some plans you will need to login to the PEBP+ Voluntary Benefits site through your E-PEBP portal. Once on the PEBP+ site go to the page for the product you wish to cancel, click on the enrollment link and choose "Cancel". Some products can only be canceled by calling Corestream (CS) directly at 1-855-901-1100. For Short-Term Disability offered through Mestmaker please contact 1-661-325-5999. For Voluntary Life Insurance offered through The Standard please contact 1-888-288-1270. The chart below shows how and when you can cancel your policy.

Voluntary Product	Cancel online PEBP+	Call CS to Cancel	Cancel Only During OE	Cancel Anytime
Aflac Plans	Y	Y		X
ASPCA Pet Insurance	N	Y		X
ID Watchdog	Y	N		X
LegalEASE	Y	N	X	
Liberty Auto and Home Insurance	N	Y		X
Met Life Auto and Home Insurance	N	Y		X
Nationwide Pet Insurance	N	Y		X
Short-Term Disability	N/A	1-661-325-5999		X
Travelers Auto and Home Insurance	N	Y		X
Voluntary Life	N/A	1-888-288-1270		X
VSP Vision Care	Y	N	X	