

Frequently Asked Questions Regarding the Simple HR Cafeteria Plan

Who can sign up for benefits?

All full-time employees, working 25 hours or more, are eligible. *Seasonal, part-time, contract and temporary employees are not eligible.*

When can I sign up for benefits?

New hires are eligible for coverage on the 1st day of the month following 90-days of employment. Applications must be completed within 45 days of the effective date! You may also be eligible to sign up for benefits during our annual Open Enrollment period.

What if I miss my new hire enrollment eligibility period?

If you miss your enrollment eligibility period you must wait until the next annual open enrollment period which runs from October 1st through mid-November of each year.

What other benefits may I be eligible for?

Your worksite employer, our Client, may elect to also offer the Simple HR 401(k), Group Term Life Insurance, an Employee Assistance Program and the Simple HR Flexible Spending Account. The Client may also offer their own group healthcare plan which may have a different waiting period than the standard 90-days. Please check with your supervisor about these other benefits.

When can I terminate my benefits during the plan year?

You may **only** cancel a pre-tax benefit during the annual open enrollment or with a qualifying life event. You may NOT cancel a pre-tax benefit simply because you decide you can't afford it any long or you don't use the benefit. You may cancel any post-tax benefit at any time as long as it is in writing.

What is a qualifying life event?

You may change the level of your benefit coverage if you have a qualifying life event and notify Simple HR within **30 days** of the qualifying event: These include but are not limited to:

- Marriage or Divorce
- Legal separation and a legal agreement permits a change in coverage
- Birth of a child or adoption
- Death of a spouse or child
- Loss of eligibility for a dependent
- Spouse gains coverage under another benefit plan
- Spouse loses coverage under their own benefit because of a change in status (loss of a job, change in employment, full-time to part-time)
- Your employment status changes from full-time to part-time (or possible) or part-time to full-time
- You qualify and take a leave of absence

When do my payroll deductions start?

Most benefit deductions will begin **30-days** prior to the effective date of your benefit. Exceptions to this are the 401(k) and the Flexible Spending Account. Should you stop your benefits or terminate your employment, your coverage will always stop at the end of the current month in which you make a change.