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## ENROLLMENT

### **I'm a new hire. Is there anything different about enrolling for me?**

Welcome to Capital One! As a new hire onboarding between October 8 and December 31, 2021 you will need to enroll in both 2020 **AND** 2021 benefits.

You should review the MyBeWellBenefits site first to get all the details on our plans. Then, log in to the Capital One online enrollment system ([capitalonebenefitsite.com](https://capitalonebenefitsite.com)) to enroll in benefits by following the action notifications/prompts. Need more help? Go to the New Hire/Life Event page and review the New Hire Pre-enrollment Checklist

### **How do I make sure I'm enrolled in benefits?**

When enrolling on the Capital One online enrollment system ([capitalonebenefitsite.com](https://capitalonebenefitsite.com)) you will see the Terms and Conditions at the end of the enrollment process. You must accept the Terms and Conditions during the Check Out process to officially submit your enrollment. Don't forget to hit "Yes, I accept" and then "Check Out" before your enrollment deadline.

Once you've checked out, click the print icon at the top right to print a copy of your confirmation page or create a PDF. Also, you should receive a confirmation email immediately after checking out. A confirmation of your enrollment selections will be mailed to your home by late November, too.

### **If I'm getting married or welcoming a new child to the family after enrollment begins, but before the new year, how do I make sure my new dependent(s) are covered?**

You must update your dependents through the Capital One online enrollment system ([capitalonebenefitsite.com](https://capitalonebenefitsite.com)) or by contacting the Capital One Benefits Center at **1-888-376-8836** within 31 days of the event (60 days after birth/adoption of a child or loss/gain of eligibility for a state/federal insurance program such as Medicaid or the Children's Health Insurance Program (CHIP)). If you don't add them as a dependent during this window, you must wait until the next benefits Open Enrollment period to make updates. Don't forget to enroll your new spouse or child in both 2020 **AND** 2021 coverage. See more details on the *New Hire/Life Event page*.

### **How do I name or update my life insurance beneficiaries?**

To designate or update your beneficiary(ies), go to the Capital One online enrollment system. Look for the link labeled "Update your Beneficiary" on the home page. You are always the beneficiary for dependent life insurance.

## MEDICAL

### **Are there any tools to help me choose my medical plan and estimate my health care expenses for 2021?**

Yes! The **Medical Plan Selector Tool** is available to help you find the plan that's best for you. The tool allows you to estimate and compare costs for medical plans based on your past claims and expected needs. Plus, you can calculate contributions for your Health Care Flexible Spending Account.

### **What is a Primary Care Physician (PCP) and why do I need one?**

A Primary Care Physician (PCP) is the doctor you can go to for routine screenings and wellness visits, and also consult with for any health questions and concerns. Selecting a PCP is an important part of managing your health effectively and can help save you money, because all PCP visits—even for non-preventive care—are free under your medical plan when you use an in-network provider.

### **How do I know if my PCP is covered within the Anthem Blue Cross Blue Shield network?**

Log in to [anthem.com/capitalone](https://anthem.com/capitalone) and select "Find a Doctor, Vision Provider, Hospital or Urgent Care" to search for in-network providers. You can also call **1-844-390-4133** Monday through Friday from 8 a.m. to 11 p.m. ET to ask about in-network providers.

### **I enjoyed a Consumer Directed Health Plan with a Health Savings Account at my last employer. Why isn't this type of plan offered here?**

For 2021, we are not offering a Consumer Directed Health Plan (CDHP) with an HSA. However, we evaluate our plans every year and will consider new options based on associate feedback and needs, so please feel free to reach out to the Capital One Benefits Center to share any feedback.

### **How do I earn my wellness incentive for 2021?**

For 2021, we are making changes to our Be Well Program offering you even more ways to earn rewards for taking healthy actions. Information about our new wellness program will be provided in early 2021.

## **FLEXIBLE SPENDING ACCOUNTS (FSA)**

### **Do I need to keep my receipts or submit more documentation after using my FSA debit card?**

Yes! It's important to keep receipts (or statements) from any of your FSA debit card transactions because in some situations Anthem may request additional documentation, and if you don't provide the documentation as requested your card will be deactivated and the amount of unsubstantiated claims will be reported as income on your W-2 tax forms. Most transactions will approve automatically, but if a match isn't found Anthem will ask you to provide back-up documentation for a charge up to three times. If you don't respond, your debit card will be deactivated until you provide documentation or repay the claim.

### **If I have unused funds left in my FSA at the end of 2021, will the funds roll over for me to use the next year?**

If you have a remaining balance at the end of the year, you can roll over up to \$550 of unused Health Care FSA funds into 2022 to be added to your available balance for use throughout the calendar year. Remember, you must actively re-elect the Health Care FSA each year during Open Enrollment in order to continue making contributions and to have dollars rolled over.

For the Dependent Care FSA, you have until March 15, 2022 to incur expenses for your 2021 DCFSA. Claims must be submitted by April 30, 2022.

### **Can I change my contribution to a Dependent Care FSA mid-year?**

Yes. Dependent Care FSA elections may be added, dropped, or changed mid-year if you have a change in eligible dependents or if your costs change. However, if you no longer need the account, or if you elected in error and do not have any eligible dependents for the DCFSA, refunds will not be issued for funds already contributed to the account.

### **Can I change my contribution to a Health Care FSA mid-year?**

Health Care FSA contributions cannot be changed unless you have a qualifying event. In any event, you may not reduce your contribution election to an amount less than what you have already contributed to the account for the year.

### **What's the difference between a HCFSA and a DCFSA?**

A Health Care Flexible Spending Account (HCFSA) allows you to contribute pre-tax dollars to pay for the eligible health care expenses of you and your family members (even if you or your family member is not covered under our medical plan). For an HCFSA, some over-the-counter products are also eligible expenses such as medications, feminine products and sunscreens. Eligible expenses are determined by the IRS and are subject to change. For the complete list, go to [qme.anthem.com](http://qme.anthem.com). The Dependent Care Flexible Spending Account (DCFSA) is different—it allows you to contribute pre-tax dollars for eligible dependent care services such as day camp, preschool, or child/adult daycare. The DCFSA is NOT for health care expenses.

For a complete list of reimbursable DCFSA expenses and more information on the program, see IRS Publications 503 and 969 at [irs.gov](http://irs.gov).

### **Who can be considered a dependent?**

Dependents must be your qualifying child — a child that you claim as a dependent on your federal tax return or for whom you have legal custody.

## **DENTAL**

### **Which dental plan is best if braces are needed for myself or my child this year?**

Go with the **Enhanced Dental Plan** for orthodontia coverage (including braces, mouth guards, and TMJ disorders for you and your dependents). The plan is 50% co-insurance, with no deductible and a lifetime benefit maximum of \$2,500 per person. For more coverage, consider contributing pre-tax dollars to a Health Care Flexible Spending Account (HCFSA). Also, be sure to continue to elect the Enhanced Dental Plan until the course of treatment is complete.

## **GENERAL BENEFITS**

### **What is a qualified life event (QLE)?**

A QLE is a qualifying change in your family or employment status such as marriage, the birth or adoption of a child, or a change in your or your spouse/domestic partner's working hours that gives you the opportunity to adjust specific parts of your benefits coverage outside of the Open Enrollment period.

### **Have a question we didn't answer?**

Don't forget, we are here to help. If you have questions during enrollment, contact the **Capital One Benefit Center** by calling **1-888-376-8836 (options 2, 2, 0)** between the hours of 8 a.m. and 8 p.m. ET, Monday-Friday, or visit **capitalonebenefitsite.com** to send an email or chat live with a service representative.