

2021 OPEN ENROLLMENT: October 8 – 29, 2020

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OPEN ENROLLMENT

If I like the benefits I have in 2020, do I need to do anything during Open Enrollment?

Most of your benefits will carry over to 2021, **with two exceptions**:

- Health Care FSA, Dependent Care FSA and Vacation/PTO Buy elections must be made each year, so if you don't go into the system to make an election, you will not have those benefits for 2021.
- If you change your 2020 benefits after October 7, 2020 (due to qualifying life event), those elections will not be carried over to 2021. If you make a change to your 2020 benefits, you will also need to make the change for your 2021 benefits.

Keep in mind that Open Enrollment is your **only** opportunity to review your benefits choices to ensure they continue to meet your and your family's needs, unless you have a qualifying life event. Consider taking a fresh look at your medical plan choices each year – you can use the **Medical Plan Selector** tool to help determine which plans best meet your needs.

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

When enrolling on the Capital One online enrollment system (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.

We send email notifications to remind associates who haven't enrolled or failed to officially "check out" during Open Enrollment to make sure everyone enrolls by the deadline. Keep in mind that if you are a new hire or adding a dependent between October 8, 2020 and December 31, 2020 you will need to enroll in both 2020 **AND** 2021 benefits.

I submitted my enrollment, but I need to make a change. What do I do?

To make changes to your elections for 2021, please contact the Capital One Benefits Center before October 29, 2020 at **1-888-376-8836**, Monday to Friday 8 a.m. to 8 p.m. ET.

How do I know my elections went through?

You will receive a confirmation email once your 2021 elections have been submitted. If you do not receive this email within 24 hours of completing your elections, please return to mybewellbenefits.com, and be sure you accept the Terms/Conditions on the Check Out page to officially submit. Don't forget to hit "Yes, I accept" and then "Check Out." Please, also print your submit confirmation page for your records before closing your browser.

Will I get a copy of my elections for 2021?

Yes. Please be on the lookout for a paper confirmation statement that will be mailed to your home in November with details on your 2021 coverage. We recommend that you keep this statement for your records.

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, 2020 you will need to enroll in both 2020 **AND** 2021 benefits. You should review this site first to get all the details on our 2020 and 2021 plans. Then, when you log in to the Capital One online enrollment system, you'll need to enroll in both 2020 **AND** 2021 benefits by following the action notifications/prompts. Need more help? Go to the *New Hire/Life Event page* for a checklist.

I'm likely going out on leave during Open Enrollment. How will I enroll?

You'll receive an enrollment guide in the mail to your home with details about Open Enrollment. Also, you can come back to this site to get details on all the changes. Then you'll need to enroll on the Capital One online enrollment system (capitalonebenefitsite.com). Keep in mind that when you access the enrollment site from a Capital One computer, you can automatically log in through SSO. However, while on leave you may need your current user name and password to sign in. Remember to update your dependents and beneficiaries **PLUS** enroll any new dependents in coverage for both 2020 **AND** 2021 if your leave was due to a birth or adoption and you want them to be covered by the plan.

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) 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 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 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. Until then, for the remainder of 2020 be sure to:

- Utilize Redbrick wellness services through the end of 2020, however you will no longer be able to earn rewards for any activities completed after November 30, 2020.
- Redeem your earned rewards from the Redbrick platform by December 31, 2020. If you use the Redbrick platform, you will receive reminders from Redbrick towards the end of Q4 2020.

Please note, the Redbrick platform will not be available after December.

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 2020, 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 2021 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, 2021 to incur expenses for your 2021 DCFSA. Claims must be submitted by April 30, 2021.

What is the change to the FSA contribution for 2021?

In 2021, we are adjusting how we match contributions to your Flexible Spending Accounts (FSAs). We will continue to match \$0.50 per \$1.00 contributed up to \$1,000; however, in prior years, we offered a combined match, meaning the \$1,000 match could go 100% to your Health Care FSA, 100% to your Dependent Care FSA, or any combination of the two. Starting in 2021, we will still be matching \$0.50 per \$1.00 up to \$1,000, but that match must be split, so we will match up to \$500 to your Health Care FSA and up to \$500 to your Dependent Care FSA.

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. 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.

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.

VACTION/PAID TIME OFF (PTO)

Will unused Vacation/PTO from 2020 roll over to 2021?

You will be able to carry over up to 80 hours of unused, granted Vacation/PTO from 2020 to 2021 (unless state/local law dictates otherwise). This is a change for 2020's granted time off only and does not apply to purchased time off.

Can I cash out purchased time off in 2021?

Because of the unique challenges of travel in 2020, if you purchased time off in 2020 you have the option to be paid out for purchased time off you know you won't be able to use. Purchased time off in 2021 will not be paid out, but our lines of business will remain flexible in granting time off.

REDBRICK

Will I still be able to use Redbrick in 2021?

In 2021, our Be Well Rewards Program will be updated to offer even more ways for you to earn incentives for taking healthy actions, through an interactive platform that is tailored right to your needs. Information about this new program will be provided in early 2021. Until then, know that you can keep using Redbrick's wellness services through the end of 2020, but you need to finish up earning your 2020 rewards by November 30, 2020. And you need to redeem your earned rewards from the Redbrick platform by December 31, 2020.

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.