**Canvas InfoTech Inc. (CIT)**Health Benefits Guide & FAQs

Effective 02/01/18

***Congratulations on completing your eligibility for***

***Medical insurance benefits through CIT!***

This guide will help you answer questions that you might have regarding your medical coverage.

1. **Who is our insurance provider?**

Our insurance is self-funded and being administrated through a TPA (Third Party Administrator) which is Employee Benefits Administration & Management (EBA&M).

1. **What is your plan name?**

*You have 2 plan to choose from:*

* + MEC (Minimum Essential Coverage)
  + MVP (Minimum Value Plan)

1. **Will I receive an ID card?**

You will receive a new ID card from EBA&M in the mail at your home.

\*If you do not receive your ID card, please contact ExpertQuote

Our Health Insurance Broker at 408-953-1000 or email [Help@ExpertQuote.com](mailto:Help@ExpertQuote.com)

1. **What are the benefit details for the medical insurance that I am eligible for?**

Please find attached here the full benefit summaries per individual plan:



1. **Who is eligible to enroll?**

Employees only.

1. **How much will CIT contribute?**

Employer contribution 100% for the MEC Employee premium. *Suppose you were to elect the* MVP *plan,* the cost is $481.85 per month. CIT will contribute $50/- towards this plan.

1. **Is dental insurance covered in the plan?**

Dental coverage is not offered at this time

1. **What is my deductible?**

There is no deductible for MEC plan however only preventive services are covered. MVP plan has $5,000 deductible.

1. **Is vision insurance covered in the plan?**

Vision coverage is not offered at this time

1. **What are the free preventive checks and wellness discounts available with my insurance health care plan?**

This is outlined in your MEC benefit summary.

1. **When will my insurance start?**

After becoming an employee of CIT, we need to submit your enrollment application within 1 month of your joining date. Your effective date will be the 1st of the month following your date of hire. For example, if you join on January 15th and we submit your application before January 31st, your coverage will be effective beginning on February 1st.

There is no option in this plan for your effective date of coverage to be that of your joining date. The effective date of your enrollment in the insurance plan will be the soonest effective date possible following your employment with Canvas InfoTech Inc.

**Please take special note to provide us your application within 1 month of joining us. Please be advised that if you do not submit your enrollment application within one month of your joining date, you will have to wait until next open enrollment period in January.**

1. **What are the customer care numbers for EBA&M?**

* Member Services (800) 249-8440

1. **What is our group plan number?**

EBA&M Group number #A1411. Employee will get his subscriber number from EBA&M. If you don’t get subscriber cards, call our Client Concierge at ExpertQuote at 408-953-1000.

1. **Great! How do I get started on my insurance benefits?**

You need to fill out the following enrollment form, scan it, and send it to HR at [hr@canvasinfotech.com](mailto:hr@canvasinfotech.com).

* + (Note about filling out this 1 page form: In this form, fill out everything to the best of your ability)
  + For “Employer Group Name”, write: Canvas InfoTech Inc.. For “Group Number” leave blank.
  + Do not fill out hire date (as this date will be filled out for you by Canvas InfoTech Inc.’s HR Department).

1. **What to do if I do not want insurance?**

You may waive coverage by filling out the attachment below. Please indicate why you are waiving coverage for you and/or your dependents and sign.

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1. **Can a new employee who was previously under a different type of coverage join the company’s health insurance plan past their open enrollment period?**

Typically, an employee can only enroll in or change plans during their initial period of eligibility or during open enrollment, unless there is a qualifying event. Loss of coverage is a qualifying event. The employee must submit an enrollment form within 30 days after loss of coverage in order to be enroll in the company’s coverage. The effective date of coverage would be the first of the month following the qualifying event or enrollment.