

# Open Enrollment FAQs

Medical Plan Questions	Answers
How do I find out if my doctor is in the BCBS network?	Michaels' plans use the Blue Choice PPO network of providers. Go to <a href="http://BCBSTX.com/Michaels">BCBSTX.com/Michaels</a> and search for your provider.
What if my doctor is not in the BCBSTX network where can I get the Transition of Care Form?	The Transition of Care or Coordination of Care Form and be found on <a href="http://MIKBenefits.com">MIKBenefits.com</a> . The form will be available around mid-June as BCBSTX won't have your information in their system before then. There is no guarantee that your doctor will be added as they BCBSTX will review on a case-by-case basis. All forms must be submitted to BCBSTX no later than 7/31/2023.
If I don't make any changes will my Aetna plan automatically switch to BCBSTX?	Yes. If you don't do anything during open enrollment, the Aetna plan you're currently enrolled in will automatically switch to the corresponding BCBSTX plan.
If my doctor's name shows up in the search on <a href="http://BCBSTX.com/Michaels">BCBSTX.com/Michaels</a> website, is it safe to assume they are in network?	There are many networks on the BCBSTX site, only the providers in the Blue Choice PPO Network are considered in-network. Use the <a href="http://BCBSTX.com/Michaels">BCBSTX.com/Michaels</a> link, as it navigates you directly to the Blue Choice PPO Network.
What is the deductible and out-of-pocket maximum for the Choice HSA Plan?	It depends if your coverage is for yourself or for you and dependents. Go to <a href="http://MIKBenefits.com">MIKBenefits.com</a> and review the Benefits At a Glance or the Summary of Benefits and Coverage for plan information.
Can I have basic PPO in the first half of 2023, and HSA in the second half of 2023?	Yes. You can change medical plans during Open Enrollment and you will move to the new plan on 7/1/2023.
Is the out-of-pocket maximums and deductible the same amount?	No. You first pay the deductible before Michaels starts to pay the expenses with you (co-insurance). When you reach the out-of-pocket maximum, you're done paying for in-network services for the remainder of the plan year (7/1/2023 - 6/30/2024).
Does your physician have to complete a form to receive credit for your wellness?	If you received your physical prior to being covered on the Michaels medical plan and are waiting to submit it for the upcoming plan year, yes. You can find the form on <a href="http://MIKBenefits.com">MIKBenefits.com</a> > Health & Wellness > Wellness.
Where do I find the Wellness form?	You can find the form on <a href="http://MIKBenefits.com">MIKBenefits.com</a> > Health & Wellness > Wellness.
If my spouse <u>doesn't</u> have coverage can I enroll them in any medical plan?	Yes.
Where do I find the BCBS plan information?	The BCBSTX Summary of Benefits and Coverage is available on <a href="http://MIKBenefits.com">MIKBenefits.com</a> > Resources > Documents > Summary of Benefits and Coverage > click the medical plan link.
Is eValueate the same program as last year?	Yes, it's the same tool updated with this year's plan information.
Prescription Questions	Answers
Why do we have to use CVS?	You must use CVS for all 90 day refills. You can use all other pharmacies that accept Prime Therapeutics as an in-network provider such as, Walgreens, Wal-Mart, Target, Rite Aid, ShopRite and many others.
Will we still have maintenance medications for \$0 with BCBSTX?	Yes, depending on the maintenance medication. The full list is available on <a href="http://MIKBenefits.com">MIKBenefits.com</a> > Benefits > Health & Wellness > Pharmacy Benefits > Maintenance Medications and click the Preventive Maintenance List link.
Will preferred brands for prescriptions stay the same?	It depends on the preferred brand medication. The formulary list is available on <a href="http://MIKBenefits.com">MIKBenefits.com</a> > Benefits > Health & Wellness > Pharmacy Benefits > Prime Therapeutics Balanced Drug List Formulary link.
How is my prescription information from Optum Rx being transferred to Prime Therapeutics?	For those currently using preferred specialty drugs, you will receive a letter from Prime Therapeutics on next steps on how to get your prescriptions filled with them. If it's for mail order, you can call the number on your card <u>after 7/1</u> . If it's for a current prescription you have with your pharmacy, give them your new ID card to fill your Rx.
Will the pharmacy automatically switch my prescription from Optum to Prime Therapeutics?	No. They will process the prescription with the information they currently have on file for you, which is with Optum. You will need to give the pharmacy your new BCBSTX ID card to process through Prime.

<b>HSA Questions</b>	<b>Answers</b>
I'm confused, do I enroll in the HSA now or at the end of the year?	You can start saving in the HSA for the 7/1/2023 - 12/31/2023 period. In the fall we will have an separate enrollment for the full 2024 calendar year.
I want to enroll in the HSA, can I enroll in the Basic PPO Plan?	No. The be eligible for the HSA, you must be enrolled in the Choice HSA Plan.
When does Michaels begin to contribute to the HSA plan?	Michaels contributes to your HSA after you enroll in the Choice HSA plan. If you enroll in the Choice HSA plan at Open Enrollment, Michaels' first contribution will be for the 7/14/2023 check.
<b>FSA Questions</b>	<b>Answers</b>
Does the amount we put in the FSA for the last 6 months have to be used before the end of 2023?	If you are currently participating in the FSA, all expenses are to be incurred by 6/30/2023. However, you can carry over \$570 after 6/30/2023, but you must use those funds for expenses incurred no later than 12/31/2023.
Does my FSA amount carry over?	FSA enrollment for 7/1/2023 will no longer permit carry over. If you are currently participating in the FSA. expenses must be incurred by 6/30/2023. However, you can carry over \$570 after 6/30/2023, but expenses must be for services incurred no later than 12/31/2023.
Do I have to enroll in a Michaels medical plan to enroll in the FSA?	No, you don't have to enroll in any Michaels plan to enroll in the FSA. You can use the funds for all eligible expenses even if you have coverage elsewhere.
What happens to my FSA funds if I don't use them?	If you newly enroll as of 7/1/2023, you have until 12/31/2023 to incur expenses or you will forfeit any remaining balance.
Are we allowed to use the FSA for services if I go to Mexico?	The debit card can be used for medical, dental or vision, but not prescriptions by a coded provider worldwide. The issue is if its an eligible expense per the IRS rules (see publication 502 at IRS.gov). When service is from a different country or different currencies, you may have to do the translation on receipt and possibly the converting of the currency. The FSA does require documents to substantiate certain claims.
Will I receive a new FSA card or do I use the one I currently have?	Not necessarily. If your debit card hasn't expired, uontinue using the FSA card you currently have and the amount you elected during Open Enrollment will be loaded to card on 7/1/2023. If your debit card has expired, Health Equity will send you a new one.
Is FSA use or lose it?	Yes. You have until 12/31/2023, to use your FSA otherwise you will forfeit any remaining balance.
If I enroll in the Enhanced PPO to cover my spouse who has no coverage elsewhere, am I eligilbe for the FSA?	Yes. But you can enroll your spouse in any Michaels medical plan if they <u>don't</u> have coverage elsewhere.
<b>Dental Plan Questions</b>	<b>Answers</b>
Are there any changes to the dental insurance provider?	No, Cigna remains our provider with no plan changes.
<b>Vision Plan Questions</b>	<b>Answers</b>
Are there any changes to the vision insurance provider?	No, EyeMed remains our provider with no plan changes.
How do you submit claims with Eyemed when using out-of-network providers?	Go to MIKBenefits.com > Benefits > Health & Wellness > Vision Coverage > Additional Resources > and click the EyeMed Out-of-Network Claim Form.
<b>Enrolling on Workday Questions</b>	<b>Answers</b>
How to I add or drop dependents from my coverage?	There is a task for this in your inbox on Workday. Or go to MIK.Benefits.com and there is a link on the Enrollment guide with the job aid on "How to Add or Edit Dependents". You can also call Team Member Services for assistance.
Can my spouse drop their current coverage and be added to my plan at Michaels?	Adding your spouse at Open Enrollment isn't considered a Qualifying Life Event. You can add your spouse to your plan, but they should check with their employer if they can drop their coverage on 6/30/2023.

If I'm on LOA, how do I complete their open enrollment	There is a task on how to do this in your inbox on Workday, or go to <a href="http://MIK.Benefits.com">MIK.Benefits.com</a> and there is a link on the Enrollment guide with the job aid on "Leave of Absence Open Enrollment", lastly you can call Team Member Services for assistance at 1-855-432-MIKE (6453).
What happens if we don't want to make any changes to our current benefits?	The current benefits you are enrolled in will be automatically be carried forward to the new plan year, covering your same dependents, with the exception of the FSA and HSA. You must enroll in the those plans each year.
How do I add a Trust as a Beneficiary	Go to the home page in Workday > Menu > Select Benefits > Select Beneficiaries > Select Add > Select Create a New Trust as Beneficiary.
<b>Qualifying Life Event Questions</b>	<b>Answers</b>
When you add a baby as a Life Event, is the baby covered during the first 30 days while you are getting it added?	You have 30 days from the date of birth to add the baby to your medical plan on Workday. Once the information is sent to our insurance carrier, coverage becomes effective retroactive to the date of birth. If you do not add your newborn to your coverage within 30 days from their date of birth, you will have to wait until next year's open enrollment to add them to your benefits.
<b>Other Open Enrollment Questions</b>	<b>Answers</b>
Will there be a time when benefits enrollment moves to calendar year instead of July 1?	Not likely. Michaels' busiest time of the year is from Oct-Dec, which is when other companies have their Open Enrollment. Michaels has a 7/1 plan year to ensure our Team members have enough time to review their benefits, attend webinars and complete their enrollment.
Where is the Open Enrollment presentation?	Go to <a href="http://MIKBenefits.com">MIKBenefits.com</a> > Open Enrollment   Now Open! > Under Open Enrollment Webinars and click the link.
My child graduates college in December 2023. Do I sign her up now for insurance, and then file a "life event" change when she graduates in December?	The graduation isn't a qualified life event. However, if she's currently enrolled in coverage at her college and she loses that coverage, that qualifies as a life event for "loss of coverage". Otherwise, you can add her now at Open Enrollment or wait until next year's Open Enrollment to add her.
For the IdentityWorks Identity protection under Blue Cross, do you have to opt in or sign up for that or is it automatic when we get our new coverage?	It's automatic.
<b>401(k) Plan Questions</b>	<b>Answers</b>
If I'm already signed up for the 401(k) Plan, no action is needed, right?	Correct, if you're already signed up for the 401(k) Plan, no action is needed. Remember to check your contribution amount, Michaels matches 3% of your pay if you put in 5%.





