SWIFT COMMUNICATIONS
Great People Connecting Communities

Voluntary Benefits Enrollment

Frequently Asked Question's

1. **How do I enroll in the voluntary benefit programs and who can I cover?** You can meet with a Benefit Counselor while they're on-site during the open enrollment or you can contact the Call Center by calling 1-800-229-3642.
2. **Who is eligible to enroll?** All benefit eligible employees including your spouse, children and grandchildren. Certain benefit limits may apply.
3. **Do Pre-Existing Conditions apply?** Yes. If you've consulted or been treated by a physician in the last 12 months for a condition, that condition will not be covered for the first 12 months on the plan.
4. **What are the rates and how are they determined?** Rates vary by plan and depend on age, smoking status and the amount of coverage being applied for.
5. **Will the cost of my coverage change?** Costs remain the same unless you request a change to your coverage.
6. **When can I make changes to my coverage and how do I do it?** You can make changes to your coverage during a scheduled open enrollment. Changes can be made by meeting with a Benefit Counselor on-site or by contacting the Call Center.
7. **Who do I call with questions about my plans?** ING Customer Service representatives are available to assist you, by calling 1-800-537-5024.
8. **I signed up last year. What do I need to do this year?** If you're not making any changes, you do not need to do anything. Your coverage will continue as issued.
9. **I signed up last year and the cost was more expensive than I was quoted. Why?** There could be several reasons including an age change or the coverage being issued other than as applied for. Customer Service can help you determine the reason for your cost change.
10. **If I enroll this year, when will my deductions begin coming out of my paycheck?** Deductions will begin your first paycheck in July.
11. **What happens after I enroll in a voluntary benefit plan?** Your application will be submitted to the insurance company for processing. If there is no additional information required to issue your policy, your policy will be issued and mailed to you in 6 to 8 weeks. If additional information is required, you will receive notification from the insurance company regarding any outstanding information or requirements.
12. **What happens if I leave Swift Communications or become ineligible for benefits?** The voluntary benefits are portable. You can continue the coverage's by setting up a home billing with the insurance company at no increase in cost.
13. **Who do I contact if I need to file a claim?** You will want to contact ING's Customer Service Department to obtain claim forms and submission instructions.
14. **What do I do if I want to cancel my policy?** You will need to complete and submit a cancellation form to your HR Manager for the policies you want cancelled.

15. **If I cancel, when will my deduction stop coming out of my paycheck?** **It can take up to 6 weeks for payroll deductions to stop.**

16. **How soon will I be reimbursed premiums after I cancel my policy?** **Reimbursements are issued after the premiums have remitted to the carrier. This can take up to 4 weeks and multiple checks may be issued.**

17. **What if I decide to enroll after the open enrollment ends? Can I still enroll?** **Employees have an opportunity to enroll every year during the annual open enrollment.**

18. **As a New Hire, am I able to enroll during my 31 day enrollment period?** **Newly hired employees will have the opportunity to enroll in the voluntary benefits during the annual open enrollment.**